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How Class And Race Shape Latino Experiences At Elite Colleges And Universities

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Abstract
This doctoral dissertation is a study of Latinos at elite colleges and universities. I compare Latino students among themselves across multiple lines of difference — including race, socioeconomic status, generational status, and gender — in order to understand how Latino students' demographic characteristics, financial situations, other pre-college experiences, and institutional attributes affect Latino students' academic performance, identity, and physical and emotional health.

I perform univariate, bivariate, and multivariate analyses on the National Longitudinal Survey of Freshmen (NLSF), a five-wave longitudinal survey that follows a cohort of 3,924 randomly selected students among the 1999 incoming freshman classes at 28 selective institutions of higher education.

My results suggest that all Latinos do not experience similar outcomes in these environs. Among Latinos from wealthier backgrounds, the culture of affluence actually proved dangerous to students' independence, their mental health, and, by extension, their academic performance. But poorer Latino students' health, happiness, and studies suffer as a direct result of the financial burdens they and their families face as they struggle to pay for their education and to help support themselves and their families. Black Latinos were more likely to feel victimized on campus, and to endure higher rates of depression as a result. Mixed-race and middle-class Latinos seemed to find the best, most even-keeled minority path of social mobility at elite colleges and universities.

These results lend credence to the hypothesis that elite colleges and universities are institutions that maintain existing systems of social stratification and enact their reifying processes, thereby conferring relative advantages on those who are already systemically advantaged. These results also support further inquiry into "minority paths to mobility," or research that examines the ways in which minorities may attain social mobility without following older, more traditional paths that require them to lose their culture in order to "assimilate" into the mainstream.

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HOW CLASS AND RACE SHAPE LATINO EXPERIENCES AT ELITE COLLEGES AND UNIVERSITIES

Joanna Pinto-Coelho

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HOW CLASS AND RACE SHAPE LATINO EXPERIENCES AT ELITE COLLEGES AND UNIVERSITIES

for Margaret Mary Kearns Wittels

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ABSTRACT

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Joanna Pinto-Coelho
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This doctoral dissertation is a study of Latinos at elite colleges and universities. I compare Latino students among themselves across multiple lines of difference — including race, socioeconomic status, generational status, and gender — in order to understand how Latino students' demographic characteristics, financial situations, other pre-college experiences, and institutional attributes affect Latino students' academic performance, identity, and physical and emotional health.

I perform univariate, bivariate, and multivariate analyses on the National Longitudinal Survey of Freshmen (NLSF), a five-wave longitudinal survey that follows a cohort of 3,924 randomly selected students among the 1999 incoming freshman classes at 28 selective institutions of higher education.

My results suggest that all Latinos do not experience similar outcomes in these environs. Among Latinos from wealthier backgrounds, the culture of affluence actually proved dangerous to students' independence, their mental health, and, by extension, their academic performance. But poorer Latino students' health, happiness, and studies suffer as a direct result of the financial burdens they and their families face as they struggle to pay for their education and to help support themselves and their families. Black Latinos were more likely to feel victimized on campus, and to endure higher rates of depression as a result. Mixed-race and middle-class Latinos seemed to find the best, most even-keeled minority path of social mobility at elite colleges and universities.

These results lend credence to the hypothesis that elite colleges and universities are institutions that maintain existing systems of social stratification and enact their reifying processes, thereby conferring relative advantages on those who are already systemically advantaged. These results also support further inquiry into "minority paths to mobility," or research that examines the ways in which minorities may attain social mobility without following older, more traditional paths that require them to lose their culture in order to "assimilate" into the mainstream.

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CHAPTER 1 | INTRODUCTION

"Now we are everywhere."
Jon Garrido, Latino community leader in Arizona[1]

State of the Union

The demographic landscape of the United States has changed more drastically since 1965 than in any other period in history. In 1960, 85% of the American population was white, 11% was Black, 0.6% was Asian, and 3.5% was Latino. Today, 63% of Americans are white, 12% are Black, 5% are Asian, and 17% are Latino (Passel and Cohn 2008). As of 2010, Latinos are the largest minority group in the nation (Smokowski and Bacallao 2011). This rapid growth is projected to continue throughout the 21st century, especially since Latinos are a young population—nearly a quarter of the nation's children are Latinos (Chapa and Valencia 1993; Vernez and Mizell 2001; Smokowski and Bacallao 2011).

At the same time, the United States is experiencing a Latino education critical point. Despite the more than 100% increase in the Latino population since 1980, Latino participation in higher education has increased by *less than five percent* over the same period (Harvey 2003). Of all the racial and ethnic groups in the United States, Latinos are the most severely undereducated (Pérez and Salazar 1997); have the highest high school dropout and illiteracy rates (Darder, Torres, and Gutiérrez 1997); and are the least likely to go to college, even when grades and other academic preparation factors are held constant (Gándara 2003). When Latinos do go to college, they are much more likely to attend two-year community colleges and lower quality public institutions than four-year

[1] (Kamman 2006)

or elite institutions (Olivas 1997; Gándara 2003; Fry 2004, 2011). They are also less likely to enroll full-time, and are less likely to maintain continuous enrollment (Swail, Cabrera, and Lee 2004). When Latinos do enroll in four-year institutions, they still underperform relative to white and Asian students, even when socioeconomic status and SAT scores are held constant (Bowen and Bok 1998; Massey, Charles, Lundy, and Fischer 2003). As of 2010, only 13% of Latino adults had earned their bachelor's degrees, compared with 19% of African Americans, 39% of whites, and 53% of Asians (Fry 2011). In 2010, 18 to 24-year-old Latinos earned 13% of associate's degrees but comprised 22% of community college enrollees, and earned only 8.5% of bachelor's degrees though they represented 13% of four-year college enrollees (Fry and López 2012). Only 3.8% of Latinos have advanced degrees, compared to 9.8% of whites (Flores and Morfín 2008).

This inequality in educational attainment has far-reaching consequences for Latinos socially and economically, and for racial and ethnic inequality more broadly. For example, in the United States, college graduates make 50% more than high school graduates (Baum and Flores 2011), and Latinos are underrepresented in the white-collar, middle-class, higher-paying jobs for which higher degrees are required (Pérez and Salazar 1997). Systemic disadvantages in educational attainment and occupational prestige translate into disadvantages in income and wealth: Latinos are two and a half times more likely than non-Latinos to be poor (Pérez and Salazar 1997).

The state of Latino education must be situated within the larger context of a changing global economy (Darder, Torres, and Gutiérrez 1997). Because they are such a young and rapidly growing population, Latinos represent a significant portion of the

nation's future workers and taxpayers. If Latinos had levels of educational achievement, employment, and earnings similar to whites, they would contribute an additional $120 billion a year to the national economy, and another $41 billion a year in federal tax revenues. In California and Texas alone, state income gains would reach $80 billion (Carnevale 2003). A number of studies have predicted, however, that without a dramatic increase in Latino educational achievement, those states, and others, will see their economies crumble (Gándara 2003). Bringing Latino educational attainment to parity with whites' and Asians' is essential for ensuring the short- and long-term solvency of the American economy (Pérez and Salazar 1997; Carnevale 2003; Myers 2007; Alba 2009; Vallejo 2012).

A New Platform

Most research on Latino inequality does not address the Latino middle class or the Latino elite; the same has been true, until recently, for African Americans (Jackson and Stewart 2003; Beasley 2011). I argue that focusing exclusively on one segment of a population to the exclusion of others is to miss other problems or prospective solutions. In fact, the greatest differences between whites and people of color exist at higher levels of income and education. For example, while Blacks with high school diplomas earn 15% less than identically educated whites, that gap grows to 21%, 35%, 52%, and 50% less at the bachelor's, master's, professional, and doctorate levels, respectively (Beasley 2011).

Latinos who are born affluent, and those who are on the path towards upward mobility, are not an insignificant population. As of the 2010 census, 41% of Latino households made over $50,000 (U.S. Census Bureau 2011), the national median income

(U.S. Census Bureau 2010), and about seven percent made at least twice that (U.S. Census Bureau 2011). About 14% of Latinos 25 and older have a college degree or more (U.S. Census Bureau 2012). Latinos are about 13% of the national population and about two percent of the boards of Fortune 500 companies and 1.7% of Generals in the U.S. military (Zweigenhaft and Domhoff 2006). The 114th Congress, sworn in in January of 2015, features 32 Latinos: 29 in the House of Representatives and three in the Senate (NALEO 2014). In the sixth year of Obama's presidency, he made history by having a record four Latinos in his cabinet: Labor Secretary Thomas Perez, Secretary of Housing and Urban Development Julián Castro, Administrator of the Small Business Administration Maria Contreras-Sweet, and Office of Personnel Management Director Katherine Archuleta (CHCI 2014).

This dissertation fills gaps in the literature by:

1. focusing on Latinos in higher education, when most education research focuses on Black-white disparities (Hout and Morgan 1975; Hauser and Anderson 1991; Hanson 1994; Darder, Torres, and Gutíerrez 1997; Torres and de la Torre 1997);
2. studying Latinos at selective colleges and universities, an understudied site (Gándara 1995; Haro 2008);
3. disaggregating Latinos across multiple lines of difference (e.g. race, class, gender, nativity, and national origin), when most literature homogenizes and racializes Latinos (Cobas, Duany, and Feagin 2009; Beltrán 2010; Mora 2014);
4. paying analytical attention to middle- and upper-class Latinos, another

understudied population (Haro 2008; Beasley 2011); and

5. analyzing outcomes (e.g., academic performance, physical health, ethnic identity, and mental and emotional health) that treat the respondent as a *whole student*.

This dissertation studies Latinos at selective colleges and universities in the United States — both the already elite and those who are upwardly mobile by virtue of their enrollment at these particular institutions. I use the National Longitudinal Survey of Freshmen (NLSF) — a longitudinal survey that follows a cohort of approximately 1,000 each of white, Latino, Asian, and Black college students through their four years at 28 elite institutions across the country — to examine how aspects of Latinos' pre-college backgrounds and on-campus experiences affect their health and academic outcomes at these elite institutions compared to one. The mechanisms of their successes and struggles can contribute significantly to the sociological literature on assimilation, education, social stratification, and Latino panethnicity, as well as local and national policy debates.

In order to contribute to the critique of Latino panethnicity and to the greater understanding of the diversity of Latinidad, I disaggregate the broader "Latino" category into three racial and three socioeconomic subcategories, and along other lines of difference (e.g., national origin, generational status, and gender), which enables me to compare Latinos' pre-collegiate backgrounds, college experiences, and cumulative outcomes to those of other Latinos. After all, the variation *within* the Latino population is just as great, if not greater, than the variation *across* racial and ethnic groups (Ream 2005).

The Case for Elite Institutions as Sites of Inquiry

Recent Pew Hispanic Center reports (Fry 2004, 2011) have detailed the rapidly growing number of Latinos going to college. In 2010, Latinos comprised a record 15% of the total young adult college-going population, becoming the largest racial minority group on college campuses nationwide (Fry 2011). However, they were not, and still are not, the largest racial minority group on *four-year* college campuses (Fry 2011; Fry and López 2012). Of all young Latinos enrolled in college in 2010, barely more than half were at a four-year school, compared with 63% of young Black students, 73% of young white students, and 78% of young Asian students (Fry 2011). Latinos are, and always have been, disproportionately concentrated in the least prestigious and worst funded two percent of institutions in the country, and they are few and far between at top four-year institutions (Alexander, Holupka, and Pallas 1987; Lee and Frank 1990; Olivas 1997).

The problem is not just that Latinos are *concentrated* in community colleges, it is that they are *segregated* there (Contreras, Malcom, and Bensimon 2008). More than half of all Hispanic Serving Institutions (HSIs)[2] are community colleges. Though HSIs make up just five percent of all colleges and universities in the United States, almost 50% of Latino undergraduates attend them; to wit, there are more Latino students at HSIs than at predominantly white institutions (HACU 2000).

Worse yet, Latino HSI students' academic outcomes are worse than those of

[2] HSIs are not like HBCUs or TCs, institutions whose founding missions were to serve their respective minority constituencies. HSIs are, for the most part, demographic accidents: they are schools that have full-time student populations that are at least 25% Latino and 50% low-income (Macdonald 2004; Contreras, Malcom, and Bensimon 2008; Gasman, Baez, and Turner 2008). In order to qualify for Title V funding, it is a legal requirement for HSIs to have a mission statement that explicitly states the school's desire to serve its Latino students, but not all HSIs do (Contreras, Malcom, and Bensimon 2008; Gasman, Baez, and Turner 2008).

Black HBCU students (Laird, Bridges, Holmes, Morelon, and Williams 2004), and are often worse than those of Latinos at predominantly white colleges and universities (Bridges, Kinzie, Laird, and Kuh 2008). Even within HSIs, Latinos have worse educational achievement and attainment records than their white and Asian classmates do (Bensimon, Hao, and Bustillos 2006; Contreras, Malcom, and Bensimon 2008).

It could be argued that community colleges are gateway institutions for those who might otherwise be barred from or unfamiliar with the American higher education system. But again we find racial and ethnic inequality in how this dynamic unfolds. Latinos are more likely to begin a college career at a community college than at a four-year, bachelor's degree-granting institution (Nora, Rendón, and Cuadraz 1999; Fry 2004). It is possible, but difficult, to transfer from a community college to a four-year institution — less than a quarter of all Latino community college students do so (Fry 2004), and community colleges with the highest proportions of Black and Latino student populations have the lowest six-year transfer rates (Wassmer, Moore, and Shulock 2004). When they stay at community colleges, Latinos are less likely than their white classmates to earn their two-year associate's degrees (Alexander, Pallas, and Holupka 2007). When they do transfer, they are still less likely than white transfer students to earn their four-year degrees (Wilds and Wilson 1998; Bailey and Weininger 2002; Woodlief and Chavez 2002; Fry 2004; Swail, Cabrera, Lee, and Williams 2005). Research has shown that Latinos are more than three times less likely to earn their bachelor's degrees if they start their education at a community college (O'Connor 2009).

I argue that HSIs are not the best settings for studying Latino social mobility because they are not the ideal vehicles for its facilitation, unlike selective institutions.

While associate's degrees, the highest degrees offered at the vast majority of community colleges, are better in terms of future earnings than a high school diploma, they still have much lower labor market returns than bachelor's degrees do (Grubb 2002). In general, HSIs do not have high matriculation rates (Laden, Hagedorn, and Perrakis 2008). Graduation rates are consistently higher at more selective institutions (Eimers and Pike 1997; Titus 2004; Baum and Flores 2011), and scholars agree that Latinos must attend and matriculate from selective colleges and universities in order to maximize social mobility and realize true equity (Karen 2002; Karabel 2005; Alon and Tienda 2007).

Setting the Agenda

The structure of this dissertation is as follows. In Chapter Two, the analysis focuses on how Latino students' pre-college backgrounds — specifically, their parents' child-rearing strategies — prepare them (or do not prepare them, as the case may be) for success at an elite college or university, paying particular attention to differences among respondents by race, class, and generational status. I draw from two scholarly perspectives — one based in sociology, and another in psychology — to frame and analyze the results. Though wealthier Latinos did engage in behaviors characteristic of "concerted cultivation" (Lareau 1993), Black Latinos engaged in those behaviors more often and did not enjoy any of its purported benefits. To the contrary, in being more heavily involved in their children's lives — cultivating their children's human and cultural capital and enforcing very strict discipline at the expense of encouraging their independence — Latino "helicopter parents" may directly and indirectly hurt their children's college grades and mental health. In this particular way, white and wealthy

Latino students actually comprise a new and different kind of "at risk" group of students on these kinds of college campuses.

The analyses turn, in Chapter Three, to the fiscal aspects of socioeconomic status — Latino students' family finances, how they are paying for college, their employment situation in college, and how this set of factors affects their post-graduate plans as well as their overall health and happiness. The collegiate experiences of poorer Latino students seem to revolve around their financial insecurity: they and their families take on more debt, they work more hours for pay, they send more money home to family members, and their post-graduate career choices are more likely to be driven by their need to pay off their student loans than their middle-class or wealthier coethnic classmates' choices are. Not only that, but as a result of these chronic financial stressors, their grades *and* their overall health, both physical and mental, suffered as a result.

Chapter Four brings the discussion to issues of race on elite college campuses, and how racial separation, interracial interaction, and the overall racial climate on campus inform the development of Latino students' nascent ethnic identities. My results indicate that Latinos who experience their institution's racial climate to be more hostile develop racial identities that are associated with racial centrality and ethnic nationalism.

In Chapter Five, I review my results from chapters two, and three, and four, and bring them into conversation with one another within a larger framework of past empiricism on inequality in higher education as well as theory on racialized social mobility and assimilation.

CHAPTER 2 | PRIVILEGE AND PARENTING: RACE, CLASS, AND ACADEMIC PERFORMANCE AMONG LATINOS AT ELITE COLLEGES AND UNIVERSITIES

INTRODUCTION

Socioeconomic status is the single most powerful factor in determining students' educational achievement and attainment (Laosa and Henderson 1991). Sociological research analyzes the roles that social and cultural capital play in maintaining inequality and restricting upward mobility (Coleman and Hoffer 1987; Lareau 1993). In this case, social and cultural capital usually refer to attitudes, behaviors, and skills that middle-class and upper-class students often learn at home and use to their advantage in educational, professional, and social environments. It is hypothesized that working class parents cannot share this knowledge base with their children, who therefore enter school, work, and social environments at a disadvantage, and reproduce their parents' socioeconomic status (Erickson 1987).

Informed by recent empirical research in psychology (Grolnick 2003; Luthar 2003; Levine 2008) and Annette Lareau's (1993) sociological research on concerted cultivation (an approach to parenting often associated with affluence and oriented towards developing children's human, social, and cultural capital) I investigate how Latino college students' socioeconomic status, race, and parental child-rearing strategies are associated with their academic performance and mental health in college.

I argue that aspects of Latino students' backgrounds – their family lives, as well as their class and race – continue to shape their collegiate experiences. Results suggest that wealth does not translate into the most advantageous child-rearing or capital cultivation practices, and in fact can be a detriment to an adolescent's developing

independence and sense of self, two critical elements that determine psychological health and both curricular and extracurricular performance in high school, college, and beyond (Levine 2008).

It is important to pay particular attention to upwardly mobile Latinos for several reasons. First, they are a sizable part of the Latino — and the American — population; almost half (41%) of the adult Latino population makes more than the national median income ($50,000 a year) as of the 2010 Census (U.S. Census Bureau 2011). Second, the growing body of work on Latino education focuses, for the most part, on working-class Latinos, Chicanos, and undocumented immigrants (Haro 2008). It largely ignores the diversity of the Latino pan-ethnic label. This research will address this problem.

The nation's top colleges and universities are well-suited sites for studying elite and upwardly mobile Latinos. It is not only the college degree that is the key to upward mobility, though people in the United States with college degrees make 50% more than those with high school diplomas (Baum and Flores 2011), and only 13% of Latino adults have bachelor's degrees, compared to 17.7% of African Americans, 29.3% of whites, and 50.2% of Asian Americans (Ogunwole, Drewery Jr., and Rios-Vargas 2012). It is the prestige of the school, and how that prestige affects students' college experiences, social and academic development, as well as their postgraduate prospects, that count for social mobility. Scholars agree that Latinos must attend and matriculate from *selective* colleges and universities in order to realize true equity (Alon and Tienda 2007; Small and Winship 2007; Arum, Budig, and Roksa 2008). Institutional selectivity is associated with much higher graduation rates (Titus 2004; Baum and Flores 2011), as well as higher incomes and increased life satisfaction (Bowen and Bok 1998; Karen 2002). The time spent at

these institutions, not just the degrees earned there, facilitate access to exclusive social networks that, in turn, lead to other opportunities for more human, cultural, social, and financial capital development (Zweigenhaft and Domhoff 2006).

PRIVILEGE AND PARENTING

Like other groups, Latinos hold high aspirations and expectations for their academic achievement, but often have trouble realizing them because of structural and institutional barriers (O'Connor, Hammack, and Scott 2009). Contreras (2011) and Leal and Meier (2011) both argue that Latino parents are as encouraging and supportive of their childrens' college aspirations as other parents; however, if they lack higher education experience themselves, they cannot share that particular kind of valuable social capital with their children (Gándara 1995; Tornatzky, Cutler, and Lee 2002; Ceja 2004). While 40% of white college students can rely on their parents' experiences with higher education to guide them through the process, only ten percent of Latinos can (Gándara and Contreras 2009). Other scholars note that socioeconomic status and academic achievement are not as highly correlated for Latinos as they are for other groups, and that this may be because Latino families have disproportionately depressed incomes from the outset (Burrel and Cardoza 1988; Cardoza 1991).

It would seem, then, that higher socioeconomic status affords easier access to social, cultural, and financial capital, which can, in turn, promote better academic achievement, even and perhaps especially for Latinos, who are often so disadvantaged in each of these respects in the United States. There is some disagreement among social scientists, however, about which demographic groups engage in the parenting strategies that are associated with better health, happiness, and academic performance outcomes.

Sociologists who have studied the transmission of social and cultural capital have found that students whose parents encouraged independence in their children, and set high standards for them early and consistently, perform better in school than students whose parents did not (Redford, Johnson, and Honnold 2009). Annette Lareau (2003) posits that affluent parents engage in "concerted cultivation," an intersecting set of human, social, and cultural capital development practices. Working class parents allow, instead, for the "accomplishment of natural growth," in which children's evenings and weekends are more unstructured; in which they spend more time with their immediate and extended family; and in which parents issue directives to their children to be obeyed, but defer to the authority of their children's teachers and school administrators on educational matters instead of negotiating on their behalf. Through her extensive ethnography, interviews, and case studies, Lareau emphasizes the importance of class over race in these behavioral patterns. Furthermore, she postulates that the wealthier children in her study benefited indirectly from their parents' child-rearing methods because schools and other societal institutions reward middle-class patterns of behavior. Less affluent parents who practiced the accomplishment of natural growth, Lareau asserts, pass both financial and social disadvantages on to their children. More recently, Redford, Johnson, and Honnold (2009) used the National Educational Longitudinal Study (NELS) to document how concerted cultivation positively affected students' academic achievement and educational attainment over time.

Psychologists assert, however, that there is a downside to concerted cultivation, often referred to as "helicopter parenting" (Honoré 2008). When affluent parents tightly control and overschedule their children's lives (Barber 2002), simultaneously setting

extremely high academic and extracurricular standards for their high school- and college-aged children, this precludes time for other important endeavors, such as learning how to think (Deresiewicz 2014), genuine self-discovery, and organic learning through intense peer conversations (Davis 2014).

The development of autonomy and competence are central to mental health, and children usually develop their sense of self by facing and surmounting challenges as they grow up (Levine 2008). Affluent children, however, are often the passive recipients of intensive adult involvement on the part of their parents, tutors, teachers, coaches, and other authority figures who invest in their excellence (Grolnick 2003). Their parents protect them from pain, difficulty, and disappointment (Barber 2002). And while these parents can be strict with regard to their children's academic and extracurricular performance, they can be lax with demands of children at home, so children do not learn to prioritize or manage their time (Mukhopadhyay and Kumar 1999). If affluent parents remove all their children's opportunities to face challenges, they also limit their children's ability to develop their competence, independence, and personality (Levine 2008), in addition to fundamental cognitive and personal skills (Davis 2014). Furthermore, these adolescents are socialized to care more about what others, especially authority figures, think of them than what they think of themselves, and this conditions them to become extrinsically, not intrinsically, motivated (Levine 2008). Psychologists argue that this and other associated stress make them disproportionately vulnerable to negative mental and physical health outcomes (Luthar and Becker 2002).

A pattern begins to emerge: affluent adolescents are increasingly unhappy, passive, disconnected, and both intellectually and emotionally unable to independently

deal with challenges. Researchers in psychology have, in fact, identified pre-teens and teenagers from affluent families as a new "at-risk" category because of these parenting practices and their serious – and lasting – mental health effects. Nationwide patterns are emerging from both empirical research and clinician's anecdotal evidence — when children reach 11 or 12, material wealth actually translates into mental health *disadvantages* (Jackson and Stewart 2003; Luthar 2003; Levine 2008).

This research investigates both paradigms' theoretical and empirical approaches to socioeconomic status differences, while including additional analyses of race, generational status, and national origin, in order to better understand the associations between Latino students' parenting and family backgrounds and their grades and experiences of family performance burden at elite colleges and universities. I hypothesize that Latino students at the elite colleges and universities under study in this paper will have experienced different child-rearing strategies, both by race and by class, and that those wealthier and whiter Latino students whose experiences more closely resemble "helicopter parenting" will experience worse academic outcomes, despite the privileges their race and class furnish. I also hypothesize that the Latino students whose parents exercised the "accomplishment of natural growth," likelier lower-income students, will still experience more family performance burden.

DATA AND METHODS

To address these issues, I utilize data from The National Longitudinal Survey of Freshmen (NLSF), which follows a cohort of 3,924 randomly selected students at 28 selective institutions through four years of college. The survey includes approximately even numbers of white (N=959), Black (N=1,051), Latino (N=916), and Asian students

(N=998); institutions largely mirror those in Bowen and Bok's (1998) *College and Beyond* Survey (Massey, Charles, Lundy, and Fischer 2003). A complete list of NLSF institutions with relevant institutional characteristics is located in Table 2.1.

[Table 2.1 about here]

The NLSF is well suited for studying associations among Latino students' demographic and parenting backgrounds, their experiences of family performance burden, and their grades because its purpose is to "provide comprehensive data to test different theoretical explanations for minority underachievement in higher education" and to "measure the academic and social progress of college students at regular intervals" (Massey et al. 2003:20).

When designing the survey, principal investigators Douglas Massey and Camille Charles included a broad array of background questions that addressed traditional demographic characteristics (e.g., household income, homeownership, and the age, sex, and employment status of all household members) while also including more innovative inquiries about social and cultural capital cultivation, parenting styles, racial residential segregation, school and neighborhood disorder, and racial identity development. The researchers aimed to learn about students' childhood experiences—at home, in their neighborhoods, and at school—which could then be linked to their behaviors and outcomes during their college careers.

The baseline survey is a face-to-face interview with respondents at the beginning of their freshman year of college, during the fall of 1999. During this interview, respondents shared important information about their lives prior to their arrival at college. This was followed by telephone interviews during the spring terms of 2000, 2001, 2002,

and 2003; during these interviews, students shared information about their collegiate experiences, both on and off campus. The overall attrition rate was 20.4%. To minimize issues that arise with missing data,[3] only respondents who completed all five waves of the survey are included in this analysis. The resultant sample size is the number of participants in the fifth wave of the survey (N=2,743), of which Latinos are approximately 23% (N=631).

The NLSF is an elite sample. Though NLSF Latinos are less privileged, in the aggregate, than other NLSF respondent groups—particularly white and Asian respondents – they are more privileged than US Latinos as a whole. This limits the generalizability of my findings when discussing Latino upward mobility. To emphasize this difference, I compare the characteristics of Latino NLSF respondents with those of the US Latino population as a whole, using data from the 2000 Census. I also control for institutional selectivity within the sample using each the median SAT score of each college or university's 1999 entering class.

Concerted Cultivation

In order to engage with Lareau's (1993) theses on concerted cultivation and advantage, and Levine's (2008) theses on affluence and mental health, I included measures of parenting behaviors associated with concerted cultivation and adolescent independence. I modified several indices from the NLSF and used in the first book, *The Source of the River* (2003).

The first index is designed to measure the degree to which students' parents

[3] I impute missing values by mean substitution for independent variables, a process by which the variable is regressed on a constant and the predicted value for the imputed variable is equal to the original variable's value. I do not impute values for dependent variables, as there is not enough to be gained from it that would not run the risk of manipulating the results (see Allison 1999).

engaged in various *human capital cultivation* practices when respondents were six, 13, and 18. The survey questions ask whether or not respondents recall their parents reading to them, taking them to the library, checking or helping them with their homework, limiting their TV watching or video game playing, and pushing them to do their best.[4] Response options range from a low of "never" (0) to a high of "very often" (4). Combined into a single cumulative measure ($\alpha = 0.83$), the Index of Human Capital Cultivation ($\alpha = 0.85$) varies between one (low human capital cultivation) and four (high human capital cultivation).

I modified a second Massey et al. (2003) index that measures *parental engagement in cultural capital cultivation*, and includes questions about whether parents took their children to museums, plays, concerts, or on trips domestically or abroad at ages six, 13, and 18.[5] Like the Index of Human Capital Cultivation, respondents answered each question on a scale with a low of "never" (0) to a high of "very often" (4), and the resultant Index of Cultural Capital Cultivation ($\alpha = 0.87$) also varies between one (low cultural capital cultivation) and four (high cultural capital cultivation).

Given its importance in adolescents' development of autonomy and competence (Levine 2008), I modified a third Massey et al. (2003) index that measures parental *cultivation of student's independence*. Like the human and cultural capital cultivation indices, the independence index measures parental behavior when the student was six, 13, and 18. Index components focus on whether parents hovered over their children's

[4] I excluded several measures from Massey et al.'s original indices (2003:252-253), including whether or not parents enrolled their children in summer camps or enrichment programs, that would be dependent on parents' financial resources, and others, such as whether or not parents read the newspaper, that did not represent direct parental investment in their children's human capital development.
[5] The original index (Massey et al. 2003:254) measured both cultural and social capital cultivation, so I modified it to focus exclusively on cultural capital.

homework or let them complete it themselves, whether they established external systems of reward for children's grades or let children develop intrinsic motivation, whether or not they assigned children household chores, and if they encouraged their children to think independently. The Independence Index ($\alpha = 0.78$) varies also varies between zero (little parental cultivation of independence) and four (significant parental cultivation of independence).

To explore the importance of *parental discipline*, I modified Massey et al.'s (2003) index of parental strictness. The revised index includes questions about whether or not respondents' parents punished them for disobedience, limited time spent with friends, set a curfew, or engaged in authoritarian behaviors like believing that children shouldn't argue with adults, saying that they as parents were always right, or withholding affection if their children did not behave as they were instructed. The Index of Parental Discipline ($\alpha = 0.76$) varies from zero (a permissive parenting style[6]) to four (an authoritarian parenting style[7]), a more central score indicating authoritative parenting[8].

[6] Permissive parents, generally speaking, see parenting as a collaboration between parents and children, and are more interested in being friends with their children than being enforcers of rules. Creativity, individuality, and autonomy are all encouraged. All this can foster children with high-self esteem and good social skills, but who are also immature, impulsive, manipulative, and do not understand that there are consequences for their actions. They usually do worse in school and engage in substance abuse at higher rates than children from the other two types of homes (Baumrind 1971).

[7] Higher scores may indicate a more authoritarian approach to child rearing, which involves very strict rules that govern not just children's behavior but how the household runs overall. Parents do not negotiate rules or consequences with their children — they do not solicit children's input or explain the reasoning behind their edicts. This makes authoritarian parents much less likely to cultivate any budding autonomy in their children, which can therefore cause these children to be overly dependent on others as young adults. This can cause children to experience depression, low self-esteem, bad social skills, and, eventually, aggression (Baumrind 1971).

[8] Between these two poles exists a kind of happy medium in child-rearing — authoritative parenting, which is a balance of being warm and responsive to children's needs while also setting and consistently enforcing boundaries. Authoritative parents are less concerned with having their children comply (like authoritarian parents) or be happy with them (like permissive parents). They are more interested in having their children cooperate with them as family and community members, to have social responsibility, to self-regulate, to develop social skills, and be responsible. This approach raises happier and healthier children that do better in school and in the wider world (Schneider, Cavell, and Hughes 2003).

Outcome Measures

Cultivation is one of two dependent variables under study in multivariate analyses, alongside predicting students' cumulative academic performance in college. Latino students' academic outcomes in college are operationalized using their cumulative GPAs, which are measured on a standardized 4.0 scale using each semester's student reported class grades.[9]

Analytical Strategy

I begin with a summary of the characteristics of the Latino NLSF sample, followed by a consideration of means across intervening (indices of capital and independence cultivation, as well as parental strictness) and dependent variables (the cultivation of independence as well as respondents' cumulative collegiate GPAs). This is followed by multivariate analyses that explore whether and how these demographic (race, generational status, gender, socioeconomic status, home value) and intervening (see above) variables influence Latino NLSF students' cumulative collegiate GPAs.

DESCRIPTIVE RESULTS

Demographic Characteristics

Table 2.2 summarizes the characteristics of Latinos at the 28 NLSF institutions, and compares this select group to the US Latino population as a whole. National statistics are from the 2000 Census, the decennial census occurring at the same time that respondents were entering college.

As the number of people who fall into the Hispanic or Latino category has risen in

[9] In the pilot survey, students were asked to report their own course grades. With their permission, researchers worked with the Office of the Registrar to test the reliability of these self-reported grades. The correlation between students' reported grades and their actual grades was 0.89. Rounding to the nearest letter grade raised that correlation to 0.98 (Massey et al. 2003).

the second half of the twentieth century, they have been increasingly racialized, considered a distinct racial minority group. The result is a homogenization that minimizes critical intragroup diversity (Beltrán 2010; Cobas, Duany, and Feagin 2009).[10] Despite disagreement in the scholarly community about Latinos and race (see Yancey 2003; Bonilla-Silva 2004; O'Brien 2008), researchers tend to agree that Latino racial and ethnic self-identification is critical in empirical research (Golash-Boza and Darity, Jr. 2008; Beltrán 2010; Mora 2014). The NLSF allows for Latino racial self-identification.

Students were screened into the four racial categories in the NLSF sample through random selection based on rosters of students provided by the 28 participating institutions' registrars.[11] Upon agreeing to survey participation, students had the opportunity to racially self-identify with more specificity (e.g., to discuss mixed heritage) during their first wave interview (Massey et al. 2003). My analyses are attentive to the racial classifications provided by Latino respondents during this baseline interview, coded as white, mixed, and Black.

[Table 2.2 about here]

Just over half of NLSF Latinos identify as white, a proportion similar to that of US Latinos more broadly (47.9%). A sizable minority of NLSF Latinos – just over one-third (38.6%) – identify as of mixed origins, compared to about half (50.1%) of Latinos in the US. Just over one-tenth of NLSF Latinos self-identify as Black; this is roughly five times the share of Black Latinos in the US population. Overall, mixed-race Latinos are

[10] It should be noted, however, that Latino community advocates of the label recognize the instrumental value of a panethnic label in a sociopolitical world that respects power in numbers and a democratic structure that values the concept of an interest group (Mora 2014).
[11] Registrars had racially categorized students according to the way students categorized themselves in their application paperwork.

underrepresented, and Black Latinos overrepresented on selective college and university campuses.

Students' generational status reflects their own nativity as well as that of their parents' (Charles, Kramer, Torres, and Brunn-Bevel 2015). Sixty percent (60.9%) of Latinos in the United States in 2000 were native born, and the remaining forty percent (39.1%) were foreign born (Therrien and Ramirez 2001). Approximately one eighth (13.5%) of NLSF Latinos were first generation, or immigrants whose parents were also immigrants. Over half of Latino respondents (53.7%) identified as second-generation respondents, those were native-born but who had one (28.7%) or two (25.0%) immigrant parents. The final third (32.8%) of NLSF Latinos were multigenerational native-born Latino students.

The bottom half of Table 2.2 summarizes other important social background characteristics of Latino NLSF students, beginning with gender. By graduation, women (60.0%) outnumbered men (40.0%) among Latino students on these elite college campuses by a factor of 1.5. This is consistent with sex ratio on NLSF campus overall; however, Latina women are overrepresented on these campuses compared to the Latino population in the US, where women are less than half (45.2%) of Latinos aged 18-24 (U.S. Census Bureau 2001b).[12]

There are a number of ways to conceive of a student's socioeconomic status in empirical research, though its components have traditionally included household income, parental educational attainment, and parental occupational status (White 1982; Sirin 2005; Cowan et al. 2012). The National Center for Educational Statistics (NCES) defines

[12] In addition, this disparity is much greater than when students first arrived on campus, when Latinas (54.2%) outnumbered Latinos (45.8%) by a factor of 1.2 (Massey et al. 2003).

socioeconomic status "as one's access to financial, social, cultural, and human capital resources," then an expanded measure "could include measures of additional household, neighborhood, and school resources" (2012:4) such as previous free or reduced price lunch receipt or home resources (Sirin 2005). Denton and Massey (1989) even used nativity as one of three proxies (alongside household income and parental educational attainment) for Latino socioeconomic status. In this paper, I use two socioeconomic status variables: parental educational attainment and home value.

Maternal, paternal, and combined parental educational attainment are the most frequently used indicators of a young person's socioeconomic status in empirical research (White 1982; Sirin 2005). With regard to the NLSF, combined parental educational attainment is the better analytical choice, since the highest degree obtained between the two parents was more significant than each individual parent's attainment on its own. It is also the primary variable used to operationalize socioeconomic status in the books (Massey et al. 2003; Charles et al. 2009) and articles (Charles, Dinwiddie, and Massey 2004; Massey and Fischer 2005; Arcidiacono et al. 2013; Charles et al. 2015) published on the NLSF. In analyses not shown, parental educational was equally as significant, or more significant than, alternative measures of socioeconomic status (e.g., household income) in predicting the dependent variables under study.

I coded parental educational attainment for Latino NLSF respondents as a series of dummy variables based on the highest degree earned by at least one of the student's parents. If neither of their parents had earned college degrees by the time respondents were in college, they fell into the "low" socioeconomic status category. If one or both parents had a college degree, the respondent fell into the "medium" category, and if one

or both parents earned an advanced degree, the respondent was in the "high" category.

Latino NLSF respondents are fairly evenly distributed across the three parental educational attainment categories, although most (37.2%) fell into the "medium" category, and the fewest (30.1%) into the "low" category. This is in stark contrast to educational attainment statistics for Latinos over the age of 25 in the United States in 2000: then, over three quarters (75.6%) of Latinos had never earned their bachelor's degrees, only 15.5% had, and less than ten percent (8.9%) had earned an advanced degree of some kind (Bauman and Graf 2013).

Parental educational attainment captures certain aspects of socioeconomic status, especially those having to do with respondents' families' access to *social, cultural, and human capital*. Including an interval-ratio variable representing the value of respondents' parents' homes[13] captures respondents' access to *financial capital*, arguably better than a standalone household income variable, since it represents overall wealth[14] (Oliver and Shapiro 1997).

Latino respondents' family home values parallels parental educational attainment. Almost thirty percent (27.9%) of Latino NLSF participants' families lived in homes they rented or otherwise did not own; conversely, nearly three-quarters (72.1%) of NLSF Latinos' parents were homeowners, substantially more than the 45.7% of Latino householders in the United States (U.S. Census Bureau 2001c). A small proportion of

[13] Homeownership is included in this variable because students whose families rented were not asked the follow-up question about their home's worth, and therefore scored a zero on the interval ratio scale.
[14] With students' permission, researchers worked with the Office of Student Financial Assistance to ensure the reliability of students' self-reported financial information. The correlation between students' reports and actual financial information on file with the university was 0.70. Though most students overestimated their families' incomes and home values, both Latino and Black students were more likely to have accurate information about their families' financial situations (Massey et al. 2003).

respondents' families (14.4%) owned and lived in homes valued at less than $100,000. Close to one fifth (21.6%) of Latino respondents lived in family homes worth between $100,000 and $200,000, though the majority of NLSF Latinos came from homes worth between $200,000 and $500,000. Less than ten percent of Latinos (8.7%) left for college from homes worth over half a million dollars. Overall, the median home value for Latino respondents who lived in homes their families owned was $200,000, almost *double* the figure ($105,600) for Latino homeowners nationwide (Bennefield 2003).

Race and National Origin

Race is difficult to conceptualize among Latinos (Golash-Boza and Darity, Jr. 2008). Indeed, when given the option, many Latinos prefer to identify in terms of national origin (Rodríguez 2000; Pew Hispanic Center and Kaiser Family Foundation 2002; Beltrán 2010). In the same first wave interview during which NLSF respondents identified themselves racially, they also provided information about their place of birth and their national heritage,[15] and their parents' places of birth. Latino respondents who identified with a single country of origin were coded into one of five country- or region-specific dummy variables: Cuban,[16] South American, Caribbean, Central American, and Mexican.[17] For students who responded that their national origin was "mixed," their

[15] Sometimes the two were the same, sometimes they were different, and sometimes they overlapped.
[16] I separated Cuba out from the Caribbean category for the empirical differences in life outcomes their immigrants to the United States experience (Portes and Zhou 1993; Bohon 2005). Cuban Americans are usually more affluent than their Dominican and Puerto Rican neighbors (Tienda 1989; White and Glick 1999), not to mention other Latin Americans in the United States in general (Alba and Logan 1992).
[17] Mexican heritage is listed separately here for two reasons. First, it is a North American country, and therefore does not fall into any of the regional categories. Second, it is the United States' top immigrant sending country, as well as the national origin of the majority of native born Latinos (Motel and Patten 2012).

write-in responses were used to recode them into regional categories.[18]

[Table 2.3 about here]

According to the 2000 Census, nearly 60% of Latinos in the US reported Mexican heritage; however, only 36.3% of Latino NLSF respondents do so, making them the most dramatically underrepresented national-origin group on selective college campuses (Table 2.3). Conversely, Latinos of South American heritage are the most overrepresented group, comprising just over one-fifth of Latino NLSF respondents, but just under four percent of the US Latino population. Cubans are represented at twice the rate on NLSF campuses (6.3%) than they are in the US more generally (3.5%). Caribbeans (18.7%, 11.8%) and Central Americans (6.2%, 4.8%) are overrepresented as well, though not to the same degree as Cubans or South Americans. Approximately ten percent (10.6%) of Latino respondents identified as having national origin heritage that crossed these categories, compared to 17.6% of Latinos in the US more generally (Guzmán 2001).

As indicated by the results of the t-tests in Table 2.3, the ways in which Latino students identified by race within national origin groups was statistically significant at $p < 0.001$ *for every single group*. This means that race and national origin were closely associated with one another. For example, the largest proportion of respondents to identify as white (60.9%) and the smallest to identify as Black (6.5%) was the South American subgroup. Central Americans, though still more likely to identify as white

[18] For example, "mixed" students who identified as "Venezuelan and Nigerian" would be recoded as "South American" since they screened into the NLSF as Latino, and Venezuela is a South American nation. Students who identified as "Guatemalan and Honduran" would be recoded as "Central American," since both nations are in Central America. This reduced the number of mixed respondents from 253 (40.1%) to 67 (10.6%).

(43.6%), were more likely to identify as mixed (38.5%) or Black (17.9%) than South Americans, Cubans, Caribbeans, or Mexicans. Students of mixed national origins were by far the most likely to say they were also of mixed race (88.1%), the least likely (0.0%) to say they were Black.

The two demographic indicators – a respondent's self-identified race and their self-identified national origin – were associated so strongly that one often appeared to erase differences according to the other in multivariate analyses. Despite the importance of both of these factors in Latino respondents' identities, in informing their life outcomes and lived experiences, I only include respondents' self-identified race in multivariate regressions so as to prevent model overspecification and multicollinearity.

In sum, the Latino sample of the NLSF may be relatively underprivileged compared to their white and Asian classmates (Massey et al. 2003), but they are extremely privileged compared to Latinos in the United States.[19] The children of highly-educated parents and homeowners, especially homeowners residing in high-value homes, are overrepresented in this sample, as are native born Latinos, women, and both white and Black Latinos. Immigrants, Mexican Americans, and men are underrepresented at these selective colleges and universities. This may affect the ways in which this elite sample engages in the cultivation of human and cultural capital, independence, and the enactment of discipline.

[19] NLSF Latinos are similar, in a number of ways, to NLSF African Americans. While NLSF white and Asian students come from almost uniformly affluent backgrounds and predominantly white neighborhoods and schools, NLSF Black and Latino students come from more diverse backgrounds. Black respondents were more likely to come from more disadvantaged backgrounds and more segregated environs than Latino respondents, however (Massey et al. 2003). In this study, Black parents were more likely than any parents – white parents, or Latino parents of any socioeconomic or racial category – to engage in the behaviors associated with concerted cultivation, but Black NLSF respondents were the *least* likely to reap its benefits.

Parenting Styles

[Table 2.4 about here]

In the first panel of Table 2.4, we can see how NLSF Latino parents in three racial and three class categories were involved in cultivating their children's human capital when our respondents were in elementary school. Latino parents were more likely to read to their children, and to help with or check their child's homework, when our respondents were six, than they were to limit their child's TV watching, or to take them to the library. Highly educated Latino parents were more likely to engage in all those activities than were less educated parents, and the Latino parents of mixed race children were more likely than white Latino or Black Latino parents to engage in these types of human capital cultivation activities when their children were young. Black Latino and low SES Latino respondents scored their parents very similarly on human capital cultivation indicators, which might indicate overlap between these two groups. In analyses not shown, highly educated Latino parents' efforts were of a level with white parents', though non-Latino Black parents outdid both groups.

The second panel of Table 2.4, representing parents' human capital cultivation efforts when respondents were 13, indicates change across the sample as a whole. It appears that NLSF Latino parents were most involved in cultivating their children's human capital when their children were younger (at age six) than when they were in middle school (or high school). Socioeconomic difference continued to be more salient than racial difference among Latinos, though not by as wide a margin. Latino parents continued to be less likely to limit their children's TV watching or video game playing than to help with and/or check their children's homework. Though Latino parents

reduced their homework oversight as their children grew older, they also seemed to start taking their middle school-aged children to the library more often, relative to other activities in the index. Again, when respondents were 13, parents of mixed race students, as well as highly educated parents, engaged in human capital cultivation practices more often than lower SES, Black Latino, and white Latino parents. Scores for low SES and Black Latino respondents' parents still closely resembled one another, continuing to suggest overlap between the two categories.

By the time Latino respondents were in high school, as the third panel of Table 2.4 indicates, their parents did not participate as actively in cultivating their children's human capital. Of all seven indicators of human capital cultivation in high school, parents encouraging children to do their best was the most frequently reported activity. Medium and high SES Latino parents, as well as parents of white and mixed Latino respondents, were equally likely to encourage their children to do their best, while Black and low SES Latino parents were slightly less likely to do so. All Latino parents were equally likely to have met with their children's teachers. Parents were less likely to limit their children's TV watching or video game playing, though again, medium and high SES parents, as well as white and mixed parents, were slightly more likely to do so than Black and low SES Latino parents. Of all three ages, parents were least likely to check their children's homework when the respondent was 18, though high SES parents and the parents of mixed-race respondents were more likely to do this than were other parents. At this point, highly educated Latino parents were the most involved of all the groups under study, and Black Latino parents were the least involved.

The final panel of Table 2.4 indicates each subgroup's cumulative Human Capital Cultivation Index ($\alpha = 0.83$) score on a scale from zero (not involved) to four (very involved). The cumulative and additive index reflects the socioeconomic and racial differences inherent throughout each life stage, though it masks differences across individual indicators. By the time NLSF respondents have reached campus, highly educated Latino parents (2.1) had cultivated their children's human capital the most, and Black Latino parents (1.6) the least, followed closely by low SES Latino parents (1.7).

[Table 2.5 about here]

While cultivating human capital describes parental efforts to develop children's academic aptitudes, *cultural capital cultivation* represents parental efforts to expand children's social horizons by exposing them to new cultural experiences. In the first panel of Table 2.5, we can already see that Latino NLSF parents were less engaged with developing their children's cultural capital than they were in developing their human capital; indicators vary on the same scale, and while age six human capital scores averaged 2.7, age six cultural capital scores average 1.6. Latino parents were most likely to have taken their six-year-old to a zoo or an aquarium, or on a trip somewhere in the United States. Highly educated Latino parents were more likely to have engaged in these activities than lower SES Latino parents. Latino parents of mixed race Latino respondents were more likely than Black Latino parents, and slightly more likely than white Latino parents, to have taken their children on these kinds of outings. In this analysis, both highly educated and white Latino parents were statistically significantly more likely to have taken their elementary school-aged children on international trips than all other Latino parents. Otherwise, parents of mixed race Latino respondents were more likely to

engage in cultural capital cultivation when their children were six than white or Black Latino parents. Even so, at this point in Latino respondents' lives, highly educated Latinos have far and away invested the most in their children's cultural capital development.

In the second panel of Table 2.5, when respondents were 13, Latino respondents' parents were most likely to travel domestically with them, similar to when they were six, and also to take them to plays or concerts. They were least likely to take their children to art museums. Highly educated Latinos continue to engage more often in cultural capital development than other Latinos in everything from taking their children to museums to traveling abroad, and at the highest level of statistical significance. Mixed-race and white Latinos were engaged in taking their middle-school-aged respondents to art museums, science centers, plays, and concerts at the same rate, Latino parents of mixed-race students engaged more often in traveling domestically, while white Latino parents engaged more often in traveling abroad. As was the case when respondents were six years old, Black Latino parents engaged less in cultivating their children's cultural capital, in contrast to non-Latino Black parents, who, in analyses not shown, engage more often in cultural capital development than both Latinos and non-Latino white parents.

In the third panel of Table 2.5, detailing parents' behaviors when respondents were in high school, a pattern reminiscent of human capital development re-emerges: that parents invested more intensively when their children were younger and reduced their investment as their children grew older. Highly educated Latino parents continued to take their high-school aged students to museums, plays, concerts, and on domestic and international trips more often than middle- and lower- SES Latino parents. As was the

case when respondents were middle-school-aged, Latino parents of mixed-race respondents traveled domestically the most often, while white Latino parents traveled internationally the most often, while both sets of parents took their 18-year-olds to art museums, science centers, plays, and concerts equally as often.

In the bottom panel, indicating cumulative Cultural Capital Cultivation Index (α = 0.87) scores that range from a low of one to a high of five, highly educated Latino parents (1.8) remained the heaviest investors in NLSF students' cultural capital development. Consistent with their similar if not identical lower scores throughout each of the three age periods, Black Latino (1.1) and the least educated Latino (1.1) parents had the lowest index scores.

[Table 2.6 about here]

As discussed earlier, independence — by developing a sense of responsibility, an intrinsic system of motivation, and the ability to manage one's own tasks and time — is critical to an adolescent's psychological health and their emergent sense of self (Grolnick 2003). The first panel of Table 2.6 displays indicators of parental encouragement of respondent independence at age six. Latino parents, especially highly educated and mixed-race parents, were relatively unwilling to punish six-year-olds for bad grades, but medium- and high SES parents were the most likely to stay on top of their young children's homework, and middle class parents were the most keen on rewarding their elementary school students' good grades. Black Latino and the least educated Latino parents engaged in these behaviors less often than other Latino parents did, and were also the most likely to assign their young children household chores, and were therefore more encouraging of independence in their children.

As with human and cultural capital cultivation behaviors, parents reduced their oversight as their children grew older, as the second panel in Table 2.6 shows. Highly educated Latino parents scored higher on indicators representing the encouragement of independence when their children were 13 than they did when their children were six, continuing to oversee their homework and reward or punish their resultant grades at higher rates than other Latino respondents' parents. On the other hand, less educated and Black Latinos are the most encouraging of intrinsic motivation and responsibility. Black and low SES Latino respondents' parents were the least likely of all NLSF Latino parents to help with homework or reward their children for good grades, and the most likely to assign household chores, when respondents were in middle school.

In panels three and four of Table 2.6, respondents answered questions about their mother's and father's behaviors, respectively, when the respondents were in high school. Continuing patterns from earlier years, white, mixed, and more educated Latino parents were more intrusive with their children's homework than Black and less educated Latino parents. Latina mothers helped more with homework than Latino fathers did, but both parents were equally reluctant to make their children feel guilty or miserable about earning bad grades. In contrast to their reported behaviors, Latino respondents' white and more educated mothers and fathers were very likely to encourage their children to think independently. It seems that these explicit encouragements may have been last-minute efforts on the part of more intrusive parents to develop independence in their children before they left for college.

As the last panel of Table 2.6 indicates, highly educated Latino parents (2.3) had the lowest scores on the Index of Independence ($\alpha = 0.78$), perhaps indicating what is

known in both public and scholarly circles as "helicopter parenting" (Honoré 2008). On the other hand, both less educated Latino (2.6) and Black Latino (2.6) parents were the best and most consistent with regard to developing independence in their NLSF respondent children — something that could arguably be equated with Lareau's (1993) concept of "the accomplishment of natural growth."

[Table 2.7 about here]

Whether or not parents cultivate their children's independence, and how strict they choose to be with regard to rules and punishment, are two different yet interrelated parenting phenomena that inform adolescents' emergent identities and mental health (Mukhopadhyay and Kumar 1999; Levine 2008). In the top panel of Table 2.7, respondents answered questions about both their parents as a unit. Lower SES Latino parents were more likely to punish their children's disobedience in elementary and middle school, though they were less likely than middle and upper SES Latino parents to set a curfew for their children in middle school. Black Latino parents were more likely to punish their elementary school-aged children's disobedience, but were less likely than white and mixed-race parents to punish disobedience, limit time their children spent with friends, or set a curfew in middle school.

The second and third panels of Table 2.7 contain questions about respondents' mothers' and fathers' respective disciplinary tendencies, and these results about strictness are bifurcated. Highly educated Latino mothers and fathers thought, more often than less educated and Black Latino parents, that their children should not argue with adults; to think they were always right and that their children should not question them; and to say, if their children did argue with them, that they would understand when they got older. On

the other hand, Black and less educated Latina mothers and fathers were more inclined than other Latino parents to act cold, or not let their child spend time with them, if he or she did something they did not like. All groups seem to show some authoritarian tendencies: highly educated, white, and mixed race Latinos demanded obedience, while less educated and Black Latino parents used shame and guilt more often.

In the final panel, the results of the cumulative and additive Index of Parental Discipline ($\alpha = 0.76$), which varies from a low of one to a high of five, indicate that higher socioeconomic status was associated with less strict discipline, and lower socioeconomic status with more discipline. The overall index masks some of the racial differences that individual components indicated earlier in the analysis.

Cumulative GPA

The top panel of Table 2.8 indicates that Latino students' academic preparation for college, like their parents' child-rearing strategies, differed more by socioeconomic status. In the top panel of Table 2.8, we can see there were also statistically significant differences in Latino students' collegiate GPAs by class. High SES Latinos earned, on average, higher cumulative GPAs by almost half a point.

[Table 2.8 about here]

In the multivariate analyses predicting collegiate GPA, I include two additional variables: first, an academic self-confidence variable that represents how confidence, on a scale of zero (not at all) to ten (very confidence) a junior respondent felt about their academic abilities, and second, an academic preparation variable, since much of the explained variation in students' GPA is not ascribed to the variables under study in this paper (Hurtado, Inkelas, Briggs, and Rhee 1997). In the bottom panel of Table 2.8 is

respondents' self-reported cumulative high school GPA, an indicator of their pre-college academic ability. Respondents with highly educated parents reported the highest GPAs (3.77), middle class respondents the lowest (3.69). Latino high school GPA differences by race were small and insignificant.

MULTIVARIATE RESULTS

We can infer associations between indicators of class, race, and parenting and outcomes like grade point average using the descriptive statistics described above. For example, when there are both class and race differences evident in bivariate analyses; as there were with regard to human and cultural capital cultivation, the encouragement of independence, and the strictness of parental discipline; we might assume the latter are a function of the former. I further explore these inferences, and the relationships among them, in multivariate analyses.

The Cultivation of Independence as Key

Before engaging in multivariate analyses to predict Latino NLSF students' cumulative collegiate GPAs, it is worthwhile, first, to examine a key aspect around which other aspects of students' academic performance and mental health revolve, and a key difference between concerted cultivation and the accomplishment of natural growth: parental cultivation of student independence.

Bivariate analyses have suggested that Black and less-educated Latino parents were more likely to be strict and to actively cultivate their children's human capital in some ways, while white and more highly-educated Latino parents were more often permissive and engaged in human and cultural capital cultivation behaviors that required financial capital (e.g., international travel). All parents were less actively involved in their

children's capital cultivation as their children grew up, but Black and lower SES Latino parents were more likely to be hands-off. What does this mean for Latino students' independence and, by extension, their performance and well being in college?

I hypothesize that the multivariate analyses predicting NLSF Latino parents' cultivation of their children's independence will clarify the relationships among these variables, and set the stage for the second set of multivariate analyses that aim to predict Latino students' cumulative GPAs. Taken together, I anticipate that both sets of models will suggest support for Levine's (2008) cautionary approach towards "helicopter parenting," or the negative effects of parental over-involvement on young adults' mental health.

[Table 2.9 about here]

The first set of multivariate models examines Latino students' experience of family performance burden — the psychological strain associated with making their parents proud, or at least not embarrassing them, because of the sacrifices their families are making, with their performance at college. There are a variety of factors that might influence the presence and degree of this strain; this analysis emphasizes (1) demographic characteristics, including race, generational status, and gender; (2) socioeconomic status characteristics, including parental educational attainment and the values of respondents' family homes;[20] and (3) parenting styles, including the cultivation of human and cultural capital, as well as the style of discipline.

In Model I, the first column in Table 2.9, I regress only the demographic variables on the family performance burden index. Regarding race, Black Latino respondents

[20] Recall that the value for this value is zero if the respondents' family does not own their own home.

reported significantly more independence cultivation on their parents' part (0.20, $p <$ 0.001) than their white or mixed race classmates.

Model II includes only socioeconomic indicators, revealing that, like Lareau (2003) believed, class (operationalized here as parental educational attainment) does indeed contribute to parenting. In this case, increased parental educational attainment is associated with less cultivation of children's independence (-0.20 and -0.25, $p < 0.001$).

Model III indicates that all three aspects of parenting considered here – human (-0.36, $p < 0.001$) and cultural (-0.08, $p < 0.001$) capital cultivation, as well as disciplinary style (-0.19, $p < 0.001$) – are all significant for predicting, and are negatively associated with, parents' cultivation of their children's independence. *These three parenting variables alone account for 39% of the explained variation in parents' cultivation of independence in their Latino NLSF respondent children.*

The final column of Table 2.9 (Model IV) includes all three sets of variables analyzed separately in Models I, II, and III, and explores the relative importance of each set of factors. When all other factors are included and controlled for, differences in independence cultivation by race are no longer statistically significant, though class remains significant (-0.09, $p < 0.05$). The three parenting variables persist at the same magnitude and significance levels, though the addition of demographic and socioeconomic variables only increases the R^2 by one percent.

So, while it seems that other parenting styles and strategies are the most relevant by far for predicting Latino parents' cultivation of independence in their children, individual models as well as bivariate analyses show that race and class are still salient. This means Latino parents who are Black, less educated, and who enact stricter discipline

are all more likely to cultivate more independence in their children than other Latino parents.

Parenting Styles and Academic Performance

In the final set of multivariate analyses, I examine the concerted cultivation and helicopter parenting paradigms' hypotheses about class, race, and parenting strategies and their effects on students' academic achievements by regressing the same four sets of variables Latino respondents' cumulative college GPAs. Do the socioeconomic disparities remain? Do the effects of parenting strategies persist over time, or do the students who started college with "disadvantages" catch up to their "advantaged" peers by accumulating the human, cultural, and social capital available to them on their elite campuses? I anticipate that I will not find support for Lareau's (1993) favorable approach to "concerted cultivation" on children's academic performance, but instead, find similar support for the "helicopter parenting" paradigm.

In Table 2.10, I regress four sets of variables on Latino students' cumulative GPAs: (1) demographic variables, include race, generational status, and gender; (2) socioeconomic variables, including parental educational attainment and home value; (3) parenting variables, including parental cultivation of human and cultural capital, disciplinary style, the cultivation of independence in their respondent children, and an academic self-confidence variable; and (4) controls, including a variable for institutional selectivity in order to control for the differences in institutional prestige among the 28 institutions in the NLSF sample, as well as respondents' self-reported high school GPA as a control for their academic preparedness.

[Table 2.10 about here]

Model I regresses demographic variables on respondents' cumulative GPAs. When other demographic characteristics are controlled, male Latino students (-0.06, $p < 0.05$) have significantly lower GPAs, as do second-generation immigrants (-0.08, $p < 0.02$). The statistical significance of institutional selectivity is superseded, in these regression analyses, by the academic preparation variable: respondents' cumulative high school GPA (0.26, $p < 0.001$). This control variable remains statistically significant, and powerfully predictive of Latino respondents' cumulative collegiate GPAs, in the remaining three models.

Model II results demonstrate the importance of socioeconomic status with regard to Latino students' academic performance. Both parental education and home value (an indicator of wealth) significantly impact Latino students' college GPAs, and in the anticipated directions. First, parental educational attainment is positively associated with student GPAs; having at least one college-educated parent increases Latino students' GPAs by 0.11 ($p < 0.001$) compared to those students whose parents did not complete college. That advantage nearly doubles when at least one parent has an advanced degree (0.21, $p < 0.001$). Similarly, higher home values are also associated with higher GPAs (0.03, $p < 0.01$).

Model III considers the influence of the various parenting strategies on collegiate grade-point average. Authoritarian parenting (-0.06, $p < 0.05$), independence development (0.08, $p < 0.05$), cultural capital cultivation (0.04, $p < 0.05$), and academic self-confidence (0.05, $p < 0.001$) were all significantly associated with higher Latino college GPAs.

The final model (Model IV) considers the combined impact of the factors considered in the previous three models. Women, overrepresented on NLSF campuses, outperformed their male classmates over the course of their four-year college careers (-0.10, $p < 0.001$). Differences by parental educational attainment (0.12 and 0.23, $p < 0.001$) remain large and statistically significant in the additive model, and class differences by respondents' home values remain significant as well (0.03, $p < 0.001$); Latino students with more educated and wealthier parents earned higher GPAs than their classmates with less educated and poorer parents.

Of the parenting variables, the Index of Independence is the only indicator that remains statistically significant for predicting increased cumulative GPA (0.10, $p < 0.05$). Latino students' academic self-confidence, perhaps itself a byproduct of parenting strategies, was positively associated with higher GPAs (0.05, $p < 0.001$). The additive model explains 20% of the variation in Latino respondents' cumulative GPA.

Ultimately, it appears that socioeconomic status, gender, and the parental cultivation of independence were the most statistically significant in predicting Latino students' cumulative grade-point averages at elite colleges and universities. The race of Latino respondents was statistically significant for predicting the parental cultivation of independence, though not in the aggregate model. Generational status was an early predictor of Latino students' grades, before parenting styles were controlled for, and the degree to which their parents cultivated their independence was associated with better academic outcomes.

These results have implications for the two paradigms under study. Net of all other background factors, it appears that behaviors associated with concerted cultivation

do not necessarily provide the purported advantages to Latinos at selective institutions that Lareau (1993) found among her younger students. As Honoré (2008) and others (Grolnick 2003; Luthar 2003; Levine 2008) have argued, there is a darker side to helicopter parenting. Both human and cultural capital cultivation were negatively associated with the cultivation of independence, a key factor in students' academic performance in college.

DISCUSSION

The aim of this study was to enter into empirical dialogue with, and to test the hypotheses of, two paradigms that explain mental health and academic outcomes for young people, especially as they relate to race and social class. Sociologist Lareau (1993) and others (Redford, Johnson, and Honnold 2009) posit that children from more affluent households will have improved outcomes in societal institutions because of their parents efforts to engage in human, cultural, and social capital cultivation, while psychologist Levine (2008) and others (Luthar and Becker 2002; Honoré 2008) assert that affluent youth are actually at risk of negative mental health outcomes because of the intensive parenting associated with affluence.

The analyses presented tested these competing perspectives, focusing on Latino students at selective colleges and universities in the United States. Though Latinos are few and far between at elite institutions of higher education, they are also a fast-growing population on those campuses, and their issues are critical to the future solvency of such institutions, just as they are critical for the social mobility of Latinos themselves (Arum, Budig, and Roksa 2008). These analyses suggest that home follows Latino students to college, even though they may be hundreds of miles away (Massey et al 2003; Charles et

al. 2009).

Some of my results are consistent with those of Lareau (1993), for example, that higher SES and white Latinos engaged more often in human and cultural capital cultivation practices than did lower SES Latinos. Latino students from wealthier and better-educated families earned higher grades, net of other factors, than did lower SES students, and cultural capital cultivation was positively associated with cumulative collegiate GPA.

I diverge from Lareau on two critical points, however. First, my multivariate results suggest that parenting behaviors characteristic of concerted cultivation — including the failure to cultivate independence — do not necessarily serve upper class Latinos well once they are college students. To the contrary, results suggested that those aspects of concerted cultivation were actually associated with lower college grade point averages. Parental styles that cultivated independence, however, were associated with higher GPAs.

Second, Lareau (2011) questions (as does this author) whether her theory can apply as far ahead as college. Having wealthy parents who engage in concerted cultivation may help a student get *into* college, but I argue that it does not guarantee that a student will do well once they get there. As Lareau states, elementary, middle, and high schools actively seek parental involvement, and that parents who enact concerted cultivation at those ages may very well see immediate positive results. But as children grow older, the behaviors associated with concerted cultivation – specifically, those associated with not cultivating independence – can transition into what is now commonly referred to as "helicopter parenting," a phenomenon that might explain why increased

capital cultivation behaviors can lead to *worse* academic outcomes. Put simply, the results suggest that too much parental interference might be bad for Latinos', and others', college performance. There could be several reasons for this.

In this analysis, one variable consistent in predicting higher experiences of family performance burden and lower grades was parents' refusal or inability to cultivate independence in their children. Lareau pointed out that parents' overzealous efforts – arguably representative of, and a manifestation of, this variable – can make their children feel uncomfortable, even "oppressed" (2011:196), and that these feelings can, in turn, decrease their motivation to work hard in school.

Psychological resarch on affluent families offers another possible explanation. It may be harder for students whose "helicopter parents" have been controlling their time and behavior, while simultaneously protecting them from any sort of difficulty, to adjust to an independent life at college (Luthar and Becker 2002; Levine 2008). In college, a student's independence — arguably something better developed through "the accomplishment of natural growth" — is critical for their social, academic, and physical well being.

This paper tested two existing paradigms about how concerted cultivation, and its associated behaviors, informs Latino college students' performance in, and health and happiness, at elite colleges and universities, while taking into account differences by race, generational status, national origin, gender, and socioeconomic status. While these results suggested more support for Levine's (2008) cautionary approach to helicopter parenting, instead of Lareau's (1993) hypotheses about concerted cultivation, future research could analyze other outcomes for other racial and ethnic groups in other, less elite settings. Still

other work could be directed towards developing and testing policy and programmatic interventions at the high school and college levels to mediate any ill effects.

CHAPTER 3 | SURVIVAL OF THE RICHEST: LATINO STUDENTS, FAMILY FINANCES, AND PAYING FOR COLLEGE

INTRODUCTION

Though it has propelled significant changes since the mid-twentieth century, legislation has not provided equal opportunities for Latinos. The minority middle class is considerably poorer and less financially solvent than their white counterparts (Landry 1987; Oliver and Shapiro 1997; Patillo-McCoy 2000; Collins 1997; Beasley 2011). And while education has been hailed as "the great equalizer," the expansion of higher education a century ago has not brought about upward social mobility (Bowles and Gintis 1976; Roscigno 2000; O'Connor 2009).

Research shows that wealthier students are more likely to graduate from college than poorer students (Carroll 1989), and that Black, Latino, and Native American students are more likely to drop out of college than white students (Kalsner 1991). Scholars have found that there were significant total effects, though not necessarily direct effects, of financial aid for minority students' persistence (Allen 1999). This means that a student's financial situation affected other mediating aspects of that student's well being, including their social integration into campus life, the number of hours they must work for pay and therefore forego studying, their stress levels, and their resultant performance in their classes.

A significant amount of research has documented the association between greater financial hardship and increased risk for health problems (Wheaton 1978; Catalano and Dooley 1983; Horwitz 1984; Lundberg and Fritzell 1995; Power et al. 2002; Grundy and

Sloggett 2003; Nielsen, Juon, and Ensming 2004), including mental health problems (Weich and Lewis 1998). Lower socioeconomic status is associated with more severe stress in older (Grzywacz et al. 2004) as well as younger adults (Hagquist 1998), and other researchers have linked increased stress with worse psychological health (Theorell 1982; Cohen and Herbert 1996; Kelly, Hertzman, and Daniels 1997). Socioeconomic status is linked with physical and mental health outcomes at all points during the life course for both men and women (Warren 2009), though the magnitude of these effects may differ over time (Graham 2002).

This paper aims to understand how Latino college students' financial situations — their families' finances, paying for their college education, and student's own obligations to both — affect their cumulative academic and overall health outcomes using a longitudinal dataset that samples even numbers of white, Black, Asian, and Latino students at 28 selective colleges and universities across the United States. I focus on the strictly fiscal aspects of Latino students' economic backgrounds, as opposed to the "softer" aspects of human, social, and cultural capital. This research analyzes how money, or lack thereof, affects Latino college students' lived experiences of socioeconomic status (SES) on elite campuses, and exerts influence on their academic performance as well as mental and physical health. I hypothesize that increased student loan debt, along with associated burdens such as anxiety about that debt, planning for a post-graduate career to help pay off that debt, and working more hours for pay per week during college, are all associated with worse health and academic outcomes.

Elite and upwardly mobile Latinos, especially those at selective colleges and universities, are important subjects and sites of study for several reasons. First, the

growing literature on Latinos in education focuses almost exclusively on working-class Latinos, Hispanics of Mexican descent, and undocumented immigrants (Haro 2008), largely ignoring the diversity to be found within the Latino pan-ethnic label.

Most research on Latino inequality does not address the Latino middle class and the Latino elite (Jackson and Stewart 2003; Beasley 2011), though they are a sizable part of the Latino population. As of the 2010 census, 41% of Latino households made over $50,000 (U.S. Census Bureau 2011), the national median income (U.S. Census Bureau 2010), and about seven percent made at least twice that (U.S. Census Bureau 2011). About 14% of Latinos 25 and older have a college degree or more (U.S. Census Bureau 2012).

Second, most scholars assert that Latino social mobility, and, by extension, equity on the national stage, is tied inextricably to their attendance at and graduation from selective colleges and universities (Alon and Tienda 2007; Small and Winship 2007; Arum, Budig, and Roksa 2008). Institutional selectivity is also linked to higher incomes and better life satisfaction (Bowen and Bok 1998; Karen 2002). Furthermore, marriage markets are becoming increasingly segregated according to educational attainment; in other words, "assortative mating," or people marry people who have a similar education and a similar quality of institution, has been on the rise in the United States, and this is another factor involved in growing socioeconomic inequality (Schwartz and Mare 2005; Arum, Budig, and Roksa 2008).

Third, it is interesting to note that students at more prestigious schools tended to graduate with less debt than students at lower-tier institutions (Carey 2015). All institutions of higher education have increased tuition, room, and board rates at twice the

rate of inflation since 1980 (Honoré 2008), and though more elite schools tended to cost more in absolute numbers, they also had greater financial resources (e.g., endowments, alumni donations, and other sources of financial aid) to offer prospective and returning students in place of loans. Having an elite degree in hand helped on the job market as well — graduates of upper-echelon colleges and universities made more money than graduates of lower-tier schools (Carey 2015). Therefore it is critical to study all the Latinos present at these institutions and the factors affecting their prospects for social mobility.

SURVIVAL OF THE RICHEST

Researchers consistently find that educational outcomes are better for students whose parents have more education and higher incomes, regardless of other contributing factors (Kao, Tienda, and Schneider 1996; Campbell 2009; Gándara and Contreras 2009). Latinos are especially disadvantaged in this respect, since their parents' education and income levels are significantly lower than other ethnic or racial groups' (Aguirre and Martinez 1993; Gándara 1995; Swail, Cabrera and Lee 2004; Santiago and Cunningham 2005). Once these factors are taken into account, most Latinos perform at the same level as white students (Kao et al. 1996; Kao and Thompson 2003). Other scholars disagree, and posit that socioeconomic status and academic achievement are not as highly correlated for Latinos as they are for other groups because Latino families have disproportionately depressed incomes from the outset (Burrel and Cardoza 1988; Cardoza 1991).

Family income directly affects the quality of colleges and universities students are able to attend, and some researchers have found that these effects have increased, not

diminished, over time (Belley and Lochner 2007). The gap between the proportion of low-income and high-income students in college now is the same as it was in 1970 – over 30 percentage points (Fitzgerald and Delaney 2002; Rowan-Kenyon, Bell, and Perna 2008), and that figure is only slightly smaller among college applicants (Cabrera and La Nasa 2001). This partially explains the already elite backgrounds of the Latinos in the dataset under study in this paper.

Financial issues, especially tuition costs and financial aid policies, may be the single factor with the most power over Latino students' college application, enrollment, and persistence decisions (Perna 2008; Perna et al. 2008; Chen and Desjardins 2010). The cost of attending college, especially an elite college, has increased dramatically over the past several decades, and the amount of financial aid has also risen. But as Kinsler and Pavan (2011) found, much of the available aid is merit-based. This has several implications. First, college tuition is largely funded by savings, and when families of color have less savings and other assets (e.g., stocks, bonds, and real estate investments) that can be sold or borrowed against to pay for college, access to college is unequal even for admitted students (The JBHE Foundation 2003). Second, when most available aid is merit-based as opposed to need-based, this means that family income and wealth affect the college quality prospects of high-ability students less than average-ability students, and that all but the highest qualified low-income Latino students have worse prospects for attending four-year and elite institutions.

The rising cost of college, coupled with insufficient financial aid, forces the most financially vulnerable students to (1) work too much during school to pay for their education, (2) drop out because the burden is too heavy, (3) choose a less prestigious

school, or (4) avoid higher education entirely (St. John, Cabrera, Nora, and Asker 2000; St. John 2003; Perna 2004; Gladieux and Perna 2005; Zarate and Pachon 2006). Just under half of young adult undergraduates who are working on their degree full-time also work for pay (U.S. Department of Education 2008a). The results are mixed for working students and their likelihood of graduating. Some scholars argue that hours spent working for pay are hours not spent studying and engaging in campus life, which translates directly into lower academic achievement and lower likelihoods of retention and matriculation (Stinebrickner and Stinebrickner 2004; Pascarella and Terenzini 2005; Levin, Montero-Hernandez, and Cerven 2010). Other researchers have shown that working both on and off campus is positively correlated with student engagement on campus (King 2002; Choy and Berkner 2003; McCormick, Moore, and Kuh 2010). They see studying and paid work as complements rather than competitors, both of which can enrich a student's cognitive, emotional, and professional development (Baffoe-Bonnie and Golden 2007).

Ultimately, this research seeks to understand how Latino students' family's financial privilege, or lack thereof, affects their academic performance and overall health throughout college. More than half of college-going Latinos in the country (58%) report unmet financial needs, compared to only 40% of white students (Long and Riley 2007). Do the selective colleges and universities under study meet Latino students' financial needs, and therefore facilitate equality of opportunity among their students regardless of socioeconomic status? Furthermore, do the financial stressors associated with unmet financial need directly or indirectly affect students' cumulative GPAs and overall health outcomes?

DATA AND METHODS

To engage with these questions, I analyze the National Longitudinal Survey of Freshmen (NLSF). The NLSF is an in-depth, five-wave longitudinal survey that follows a cohort of randomly selected students (N=3,924) among the 1999 incoming freshman classes at 28 selective institutions of higher education throughout all four years of their college careers. The survey includes approximately even numbers of white (N=959), Black (N=1,051), Latino (N=916), and Asian (N=998) students, and the institutions sampled largely mirror those in Bowen and Bok's (1998) *College and Beyond* Survey (Massey, Charles, Lundy, and Fischer 2003). Table 3.1 includes a complete list of NLSF institutions and their relevant institutional characteristics.

[Table 3.1 about here]

Douglas Massey and Camille Charles, the principal investigators, included questions designed to collect information on respondents' backgrounds, upbringings, and home environments, as well as their experiences and outcomes during college, with the ultimate goal of examining associations between the two in order to test existing theories of minority student underperformance. The NLSF is a rich and unique dataset, ideal for measuring "the academic and social progress of college students at regular intervals" (Massey et al. 2003:20), especially in comparison to many other quantitative studies of higher education that rely on cross-sectional data.

The first survey is a face-to-face interview during respondents' first semester of college (the fall of 1999), during which respondents answered extensive questions about their lives *before* college. Researchers performed follow-up interviews over the phone each spring (in 2000, 2001, and 2002), during which respondents talked about their

experiences *during* college. The five-wave attrition rate was 20.4%.[21] To minimize issues associated with missing data, the sample under study only includes respondents who participated in all five waves of the NLSF (N=2,743), of which about 23% were Latino (N=631).[22]

NLSF Latinos, though less privileged than white and Asian NLSF students, are more privileged than US Latinos. This limits the generalizability of my findings when discussing implications for the upward mobility of Latinos. To make these differences clear, I juxtapose Latino NLSF frequencies with 2000 Census data. I also control for institutional selectivity with a variable that represents the median SAT scores of each college or university's 1999 entering class.

Socioeconomic Status

As discussed earlier, financial issues, especially tuition costs and financial aid policies, may be the single factor with the most power over Latino students' college application, enrollment, and persistence decisions (Kao, Tienda, and Schneider 1996; Gándara and Contreras 2009), so it is critical to disaggregate NLSF Latinos by socioeconomic status, and study differences in their collegiate experiences and outcomes according to their class. Income, occupation, and education are traditional measures of

[21] Over the course of respondents' college careers, some dropped out or transferred (though researchers made a concerted effort to stay in touch with those respondents and continue interviewing them), and still others stopped participating in the survey. Almost 80% (79.6%) of the initial NLSF sample participated in the fifth and final wave of the survey.

[22] Survey participants who left the NLSF at any point during their college careers were eliminated from the sample using listwise deletion. With regard to other missing data, I impute missing values by mean substitution for independent variables, but I do not impute values for dependent variables, as there is not enough to be gained from it that would not run the risk of manipulating the results (see Allison 1999).

social class (Blau and Duncan 1967; Pattillo-McCoy 2000). Household income[23] is insufficient to represent socioeconomic status on its own, however, because it cannot capture a family's wealth (Oliver and Shapiro 1997). A recent report for the National Center for Education Statistics (2012), defining socioeconomic status as one's access to social, cultural, human, and financial capital, recommended that other indicators could include other measures of resources available to students at home, in their neighborhoods, or at school. For example, when measuring SES specifically for Latinos, Denton and Massey (1989) used nativity as one of three proxies alongside household income and parental educational attainment.

I operationalize the financial aspects[24] of respondents' socioeconomic status in several different ways in order to ensure that the analyses are comprehensive. In bivariate analyses, I disaggregate students by their parents' combined[25] educational attainment, the most common indicator of a young person's socioeconomic status (White 1982; Sirin 2005). Parental educational attainment has been used to represent socioeconomic status in research that analyzes the NLSF (Massey et al. 2003; Charles, Dinwiddie, and Massey 2004; Massey and Fischer 2005; Charles et al. 2009; Arcidiacono et al. 2013; Charles et al. 2015). I created three separate dummy variables to represent three categories: one if both parents had not earned college degrees by the time the respondent was in college

[23] In analyses not shown, income variables were either equally as significant or less significant than parental educational attainment. The income variable was also correlated with parental educational attainment, at 0.53.

[24] All financial information is reported by respondents. The correlation between students' reports and actual financial aid information on file with the university's Office of Student Financial Assistance (secured with pilot survey respondents' permission) was 0.70. Most students *overestimated* their families' income and home values, though Latino and Black students were more likely to have more accurate information about their families' financial situations than white and Asian students (Massey et al. 2003).

[25] The highest degree obtained between the two parents was more significant than each individual parent's attainment on its own.

("low"), a second if one or both parents had earned a bachelors degree ("medium"), and a third is one or both parents had earned an advanced degree ("high"). This measure of SES is also examined in univariate analysis, as well as included in multivariate analyses alongside other indicators of SES.

Multivariate analyses include other indicators of students' family finances. The first is a dummy variable that represents whether or not the student's family has ever received public assistance, which can help researchers understand whether the respondent has ever lived in poverty (Massey et al. 2003). The others are two interval-ratio variables: students' household incomes the year before they entered college, and students' family wealth as represented by respondent-estimated values of their family homes, if their parents own them.[26]

Outcome Measures

I engage with two outcome variables in multivariate analyses: academic performance and cumulative overall health. Collegiate academic performance is represented here by NLSF respondents' self-reported cumulative GPAs, which vary on a standardized 4.0 scale.[27]

The second dependent variable is Latino respondents' cumulative and overall health, represented in an index first used in a Charles et al. (2004) paper studying the consequences of racial residential segregation on NLSF Black students' stressful life events and health outcomes. The index is comprised of four groups of indicators of

[26] If respondents' families do not own their own homes, their home values are marked as missing in univariate and bivariate analyses and as zero in multivariate analyses.
[27] The correlation between the grades students reported in the pilot survey and their actual grades, according to registrars' records, was 0.89. Rounding to the nearest letter grade raised that correlation to 0.98 (Massey et al. 2003).

respondents' mental, emotional, and physical health and health-seeking behaviors: (1) how often the respondent reported visiting a counselor for mental and emotional health issues (a score of zero indicated that they never visited a counselor, while a score of ten meant they visited one very often), (2) how often the respondent reported visiting the campus health center (a score of zero indicating that they never went to the health center, ten indicating that they went often), (3) how often the respondent reported feeling lonely and homesick (a score of zero indicating that they never felt that way, a score of ten indicating that they felt that way constantly), and (4) whether the respondent had suffered a serious illness or disability during the course of the year (in which one indicated yes and zero indicated no). Each question was asked each year.[28] Respondents' scores across all four years and all four indicators were summed into a single index ($\alpha = 0.63$) that is reverse coded in order to vary from a low of zero (the worst health outcomes) to a high of 60 (the best health outcomes).

Analytical Strategy

[28] Only the lonely and homesick question was asked during respondents' junior years, and the serious illness/disability question was also not asked during their senior year.

I begin with a description of NLSF Latinos using univariate statistics, followed by an analysis of socioeconomic and intragroup racial differences among intervening (access to financial capital, their own obligations for paying for their education and to contributing to their families' finances) and dependent variables (cumulative college GPAs and overall cumulative health in college). These bivariate analyses are followed by multivariate analyses that further explore how these demographic (race, generational status, national origin, and gender) and intervening variables influence Latino NLSF respondents' cumulative GPAs and health experiences in college.

DESCRIPTIVE RESULTS

Table 3.2 summarizes characteristics of the Latino students sampled at the 28 participating institutions, and endeavors to compare them to Latinos in the United States as a whole by comparing NLSF statistics to national statistics drawn from the 2000 Census.[29]

The racialization of Latinos in the United States — defining Latinos as a racial group and subsequently devaluing them, their phenotypic characteristics, language, and culture within the framework of the existing racial hierarchy (Cobas, Duany, and Feagin 2009) — occurred alongside the purposeful advancement of pan-ethnic terms like "Hispanic" and "Latino" (Mora 2014). But "Latino" is a pan-ethnic category, not a racial one. Race is an important marker of difference within the Latino subgroup, however. There is a significant amount of research with regard to the stratifying power of race and skin tone in communities of color (see Keith and Herring 1991; Hunter 2002). For

[29] The decennial census occurring at the same time that NLSF respondents entered college (Fall of 1999).

Latinos, looking white or lighter-skinned is often associated with higher socioeconomic status (Zweigenhaft and Domhoff 2006; Gándara 1995).

I therefore disaggregate NLSF Latinos by race. After being randomly selected to participate in the NLSF, and accepting the invitation to participate, students were screened into one of four racial categories — white, Black, Asian, or Hispanic — according to how they were categorized by their school's registrar, which was determined by how the student identified him or herself on their college application paperwork (Massey et al. 2003). During their first wave interview, each respondent had the opportunity to identify as the race, or combination of races, that best described them within each of these four overarching racial categories. My analyses respect the racial classifications provided by the students themselves, coded as white, mixed, or Black.

[Table 3.2 about here]

The top panel of Table 3.2 indicates that half of NLSF Latinos identified as white (50.5%), compared to a little less than half of Latinos in the United States more generally (47.9%). Half of US Latinos identified as mixed race, whereas just over a third of NLSF Latinos did so (38.6%). Black Latinos made up 10.9% of Latinos at NLSF institutions, more than five times the proportion in the general Latino population (2.0%) (U.S. Census Bureau 2001a).

Generational status represents both students' and parents' nativity (Charles, Kramer, Torres, and Brunn-Bevel 2015). About a third of respondents (32.8%) were multigenerational native-born Latinos, students who were born in the United States and whose parents were born in the United States. More than half (53.7%) of respondents identified as second-generation, or the native-born children of either one (28.7%) or two

(25.0%) immigrant parents. About an eighth (13.5%) of NLSF Latinos were themselves first generation immigrants to the United States. Slightly less than two thirds (60.9%) of Latinos in the United States in 2000 were native born, while the remaining 39.1% were foreign born (Therrien and Ramirez 2001).

Latina women (60%) outnumbered Latino men (40%) on NLSF campuses three to two, despite the fact that young Latino men (54.8%) outnumbered young Latina women (45.2%) in the United States in 2000 (U.S. Census Bureau 2001b).[30]

Latino respondents were almost evenly distributed across the three parental educational attainment categories. More students (37.2%), however, stated that one or both their parents earned their college degrees ("medium"), while the fewest students (30.1%) stated that neither of their parents had earned their college degrees ("low").

Race and National Origin

Latinos often prefer to identify in national origin terms in addition to, or in place of, a pan-ethnic label (Rodríguez 2000; Pew Hispanic Center and Kaiser Family Foundation 2002; Beltrán 2010). NLSF Latinos who identified with a single country of origin were coded into one of five country- or region-specific dummy variables: Cuban,[31] South American, Caribbean, Central American, and Mexican.[32] The write-in responses of students who identified as "mixed" were used to recode most of them into regional

[30] This 1.5 ratio of Latinas to Latinos on NLSF campuses reflects respondents still in the sample in their senior year. The baseline sample in respondents' freshman year was 54.2% Latinas and 45.8% Latinos, a 1.18 ratio (Massey et al. 2003).
[31] I separated Cuba out from the Caribbean category because Cuban Americans are usually more affluent than their Dominican and Puerto Rican neighbors (Tienda 1989; White and Glick 1999).
[32] Mexican heritage is listed separately because (1) it is a North American country, and therefore does not fall into any of the regional categories; and (2) it is the United States' top immigrant sending country, as well as the national origin of the majority of native-born Latinos (Motel and Patten 2012).

categories.[33]

[Table 3.3 about here]

According to Table 3.3, the largest proportion of Latino respondents (36.3%) identified as Mexican American, though they did so at a lower rate than Latinos in the United States more broadly (58.5%). South Americans, on the other hand, were overrepresented in the NLSF (21.9% and 3.8%, respectively). Ten percent (10.6%) of NLSF Latinos identified as having heritage from more than one of these country- or region-specific categories, compared to 17.6% of Latinos in the US more generally (Guzmán 2001).

As indicated by the t-test results in Table 3.3, how NLSF Latinos identified by race within their national origin subgroups was statistically significant at $p < 0.001$ *for every single group*. In other words, national origin and race were closely associated with one another. For example, students of mixed national origins were by far the most likely to say they were also of mixed race (88.1%), the least likely (0.0%) to say they were Black. South Americans were most likely to identify as white (60.9%) and the least likely, aside from mixed origin students, to identify as Black (6.5%). Central Americans, though still more likely to identify as white (43.6%), were more likely to identify as mixed (38.5%) or Black (17.9%) than South Americans, Cubans, Caribbeans, or Mexicans.

These two demographic characteristics – a respondent's self-identified race and

[33] For example, "mixed" students who identified as "Venezuelan and Irish" would be recoded as "South American" since they screened into the NLSF as Latino, and Venezuela is a South American nation. Students who identified as "Guatemalan and Honduran" would be recoded as "Central American," since both nations are in Central America. This reduced the number of mixed respondents from 253 (40.1%) to 67 (10.6%).

their self-identified national origin – were so strongly associated that they appeared to erase differences according to the other in multivariate analyses. Despite the importance of both of these factors to informing Latino respondents' identities, life outcomes, and lived experiences, I only include respondents' self-identified race in multivariate regressions so as to prevent model overspecification and multicollinearity.

The NLSF are an elite sample compared to Latinos in the United States more generally. There are fewer immigrants, fewer Mexican Americans, and fewer students from lower SES backgrounds on NLSF campuses than in the rest of the country. In analyses not shown, only around five percent of NLSF Latinos' families have household incomes at or below the poverty level,[34] while Latinos in the United States in 2000 were *six times more likely to be poor* (U.S. Census Bureau 2000a). Bivariate analyses will continue to support this narrative.

These descriptive characteristics indicate that the Latino NLSF sample is privileged compared to Latinos in the United States more generally. The children of homeowners and the highly educated, native born students, women, and both white and Black Latinos are all overrepresented among Latino students at NLSF colleges and universities. Immigrant Latinos, Mexican Americans, and men students are all underrepresented. These demographics inform and influence other aspects of respondents' families' socioeconomic status and financial status.

Family Finances, Paying for College, and Students' Obligations

[34] In 1999, the Department of Health and Human Services released new poverty guidelines. For your average family of four in 1999, making $17,000 or less per year would be considered living in poverty. There is a general consensus that these figures are astonishingly low, and other scholarly and policy work often uses double or triple these figures (referred to as "200%" or "300% of the poverty guideline") as their threshold for being considered poor.

The intervening variables under study in this paper detail mediating aspects and effects of respondents' family finances,[35] including the debt they have taken on in order to pay for their elite education, their employment while at college, and the way stress about both affect their post-graduate plans.

[Table 3.4 about here]

Latino students' family incomes are stratified by race, as clearly indicated by the first panel of Table 3.4. Black Latinos respondents were far and above the most likely of all Latinos to fall into the lowest income bracket (62.3%) and the least likely to fall into the highest (2.9%). White Latinos were much more likely than other Latinos, to fall into the highest income bracket (19.4%).

The second panel of Table 3.4 shows that the overwhelming majority of Latinos, especially Black Latinos (91.3%), received financial aid. The majority of all students were receiving some kind of financial aid, which is relatively unsurprising for two reasons. First is the rapidly rising cost of college, especially at prestigious institutions like those in the NLSF. And second, merit-based aid — scholarship grants won because of academic or extracurricular excellence — counts as "financial aid," so even wealthy students receiving such grants are technically financial aid recipients.

When it comes to how much debt students' and their families had, represented in this analysis by a continuous variable reported by respondents, Latino subgroup means were within five thousand dollars of each other. Overall, Latinos averaged around fifteen thousand dollars in college-related debt, though there was statistically significant

[35] All financial information in the NLSF is student-reported, and the correlation between students' reports and their actual family finances was 0.70 in the NLSF Pilot Survey, though Black and Latino students were more likely than white and Asian students to have accurate information about their family finances.

variation among Latinos by race ($p < 0.001$). White Latinos had the lowest average debt ($13K), while mixed race students averaged almost 1.5 times that figure ($18K).

In the bottom panel of Table 3.4, we start to learn about Latino students' anxiety about their debt burden, as well as their own obligations towards alleviating it. In their senior year, respondents were asked how worried they were about their student debt. A score of zero indicates that they were not worried at all, while a score of four indicates that they were extremely concerned. Black (1.9) and low SES (1.8) Latinos were more worried about their debt than other respondents, especially high SES Latinos (1.3). Respondents were also asked about the degree to which their plans for life after college were affected by how much money they or their parents owed on college loans. A score of zero indicates that their plans were completely unaffected, while a score of ten indicates that their plans were significantly affected. Again, Black Latinos (4.2) were the most likely to say their post-collegiate plans were driven by their need to pay off their debts than were white Latinos (2.8).

Group means derived from a continuous variable representing the number of hours a student worked for pay during an average week[36] of college indicate that Black Latinos (7.4) worked the most hours per week compared to mixed race (6.3) and white Latinos (6.4). Approximately one fifth (19.5%) of Latino students sent some non-gift money home to their family members at some point during college, though Black Latinos (24.6%) were the most likely to do so. And while white (14.0%) and mixed race (16.8%) Latinos were the least likely to do so, they tended to send more money home when sent any ($345 and $270, respectively). Black Latinos sent less money in total ($245), but sent

[36] Including weekdays and weekend days.

smaller installments more often, and to more than one recipient, over the course of their college careers.

Index of Respondent Health

[Table 3.5 about here]

The top panel of Table 3.5 indicates the component parts[37] of respondents' cumulative and overall health. The first represents a dummy variable indicating whether or not the respondent experienced a serious illness or disability during their freshman or sophomore years. The majority of respondents did not experience either serious health issue during either year, though low SES Latinos (11.1%) were more likely to than middle (6.4%) or upper class (7.3%) Latinos.

Next, respondents reported how often they visited the student health center during the month before being surveyed, in which zero means "never" and ten means "always." Table 3.5 values represent cumulative means from respondents' freshman, sophomore, and senior years.[38] Low SES Latinos (5.6) went to the health center at a higher rate than other Latinos.

Students were asked the same question, on the same scale, about how often they sought psychological counseling, and their answers are represented in cumulative means in the next panel of Table 3.5. Latinos were not likely to visit counselors very often – whether this is evidence of underreporting or care avoidance because of stigma associated with mental healthcare (Kearney, Draper, and Barón 2005; Masuda et al. 2009) is unclear. Low SES Latinos reported visiting a counselor the most often (2.4), high SES

[37] Values in the table are cumulative means. Component parts of the index are discrete values for each year.
[38] The years in which they were asked this question. Please recall that respondents were not asked this question during their junior years.

Latinos the least often (1.5). Students were also asked how often they felt lonely or homesick, on the same scale from zero (never) to ten (always). Low SES (7.0) Latinos reported feeling this way more often than wealthier Latinos (5.9).

Consistent with the cumulative means, scores on the Cumulative Index of Respondent Health[39] are higher – and therefore better – for high SES Latinos (47.8) Latinos and lowest for low SES Latinos (44.9).

Charles et al.'s (2004) paper on "The Continuing Consequences of Segregation" posited that a minority student's home neighborhood, specifically whether or not it was characterized by racial and economic isolation, might continue to affect the respondents' family and friends, and therefore can still exert influence on minority students even after they arrive on elite college campuses. As physically removed as those individuals may be from their neighborhoods of origin, their social networks remain embedded in them, and therefore the stressors associated with them still affect students emotionally, socially, and financially as they try to adapt to and thrive in the context of a selective college. Charles et al. (2004) found that racial residential segregation in respondents' home neighborhoods was indeed associated with high scores on a cumulative index of stressful life events, and that both of these factors were associated with increased family involvement and worse health outcomes. In this paper, I hypothesize that these associations can also be made more directly – that familial financial stressors, shared more often in this sample by Black Latinos than by their white coethnics, are associated with worse health outcomes that, in turn, can hurt academic performance.

Cumulative GPA

[39] The Cumulative Index of Respondent Health is additive of each component part, not additive of indicator or annual means.

Since much of the explained variation in students' GPA is not ascribed to the variables under study in this paper, I include respondents' cumulative high school GPA, an indicator of academic preparation (Hurtado, Inkelas, Briggs, and Rhee 1997), as a control variable in the models predicting Latino respondents' grades. In the bottom panel of Table 3.5, high SES Latinos averaged the highest GPAs before arriving on college campuses (3.77) compared to lower (3.72) and medium SES (3.69) students. This might indicate a possible association between financial stressors and obligations and negative academic outcomes.

MULTIVARIATE RESULTS

How do NLSF students' backgrounds, the financial stressors they face, and the obligations they feel during their college careers, connect with their academic and personal well-being outcomes? In other words, how does socioeconomic inequality manifest in Latino students' cumulative health outcomes and academic performance at elite colleges and universities?

[Table 3.6 about here]

Table 3.6 sets out five models for predicting Latino students' cumulative health experiences in college using the following sets of variables: (1) demographic variables, including respondents' race, generational status, gender, and parental educational attainment; (2) family finances, including their family's annual household income and the value of their parents' home; (3) how they pay for college, including variables that address how much college debt the student and his or her family has taken on, how worried the student is about that debt, and how much that debt affects their post-graduate career plans; (4) student obligations towards their family's finances, including the hours

they worked in college and if they sent non-gift money home to relatives during their college career; and (5) a control variable for institutional selectivity.

Model I indicates that Latina respondents (3.94, $p < 0.001$) experienced worse health outcomes than their male classmates. NLSF Latino parents who had earned either bachelors (2.28, $p < 0.05$) or advanced (2.72, $p < 0.001$) degrees experienced better health during college.

In Model II of Table 3.6, including the first set of variables relevant to Latino respondents' family finances, falling into the middle income (3.43, $p < 0.001$) and higher income (2.29, $p < 0.05$) brackets was associated with better respondent health outcomes than coming from the lowest income bracket.

When we bring college-related finances into the analysis in Model III, a counterintuitive relationship appears: as the amount of college debt with which Latino respondents' families were burdened increased, so did their cumulative health index scores (1.34, $p < 0.001$). Conversely, however, the more the respondent worried about that debt (-2.74, $p < 0.001$), the worse their health outcomes were. Perhaps the debt itself is not as influential as the concern the student has about it – if a wealthier student's family took out loans to finance an elite education, their family's debt may not affect their day-to-day life (e.g., if they do not work or are not responsible for paying off any of that debt themselves). Student debt only becomes salient for respondents who are worried about how they and/or their parents will be able to pay it off, and in what ways it affects both their and their families' daily lives.

Taken yet another step further in Model IV, students' personal responsibilities associated with paying for college, specifically the number of hours per week they

worked during college (-1.15, $p < 0.05$) and whether or not they sent non-gift money home their relatives at any point during college (-1.97, $p < 0.05$) were both associated with worse health outcomes.

Four variables remain statistically significant in the final analysis depicted in Model V: students' gender (3.34, $p < 0.001$), being middle-income (1.98, $p < 0.05$), the amount of college debt they and their families are carrying (0.84, $p < 0.05$), and the stress associated with their college debt (-1.89, $p < 0.001$).

[Table 3.7 about here]

In Table 3.7, I regress the same five sets of variables on Latino students' cumulative collegiate GPAs. Model I includes only demographic variables — self-identified race, generational status, gender, and parental educational attainment – as well as controls for institutional selectivity and academic preparation.

Latina women earned higher GPAs in this analysis[40] (-0.07, $p < 0.01$), as did Latino students whose parents had higher educational attainment: Latino students with at least one college educated parent had GPAs 0.13 grade points higher ($p < 0.001$) than students with parents who did not have a college education, and students who had at least one parent with an advanced degree almost doubled that advantage (0.24, $p < 0.001$). The better Latino students' high school preparation for college was, the better their collegiate grades were, as evidenced by the statistical significance and magnitude in Model I (and subsequent models) of their self-reported high school GPAs (0.25, $p < 0.001$).

The second model includes variables relevant to Latino students' family finances. Household income was statistically significant in predicting Latino students' cumulative

[40] Recall that, in the dummy variable representing gender, "1" indicates maleness.

GPAs: on average, Latinos with middle-income Latino parents earned GPAs 0.10 points higher ($p < 0.05$) than lower-income Latinos, though students with higher-income parents had an advantage about half that size (0.04, $p < 0.001$) compared to low-income students.

Model III turns to another aspect of family finances — how Latino students and their parents are paying for college. Net of other factors, the debt that Latino students carry, the extent to which they are worried about that debt, and the effect that debt has on their post-graduate career plans did not significantly predict their GPA directly.

Model IV includes two variables that operationalize the ways in which students themselves participate in the economic life of their families and the expense of their college education. I included a four-category variable representing the number of hours Latino students worked for pay during a given week (including weekends), and a dummy variable that signifies whether or not the respondent sent non-gift money home to family members over the course of their college careers. The more hours Latino students work every week in college (-0.03, $p < 0.001$), the worse their grades are.

In Model V, net of all other factors, women (-0.11, $p < 0.001$), students with parents who earned bachelors (0.10, $p < 0.01$) and advanced (0.19, $p < 0.001$) degrees, and students whose parents own more expensive homes (0.03, $p < 0.01$) tended to earn higher GPAs, while the grades of students who experienced worse health outcomes (0.01, $p < 0.001$) tended to suffer. Model VI explains 19% of the variation in Latino students' cumulative GPAs.

In both sets of regressions, Latina women and more indebted students (especially those indebted students who were more worried about their debt) had worse academic and health outcomes than did their Latino and less indebted classmates.

Family finances as they pertain to paying for college were relevant to NLSF Latinos' mental and physical health. Their health deteriorates as their student debt mounts, as they worry more about the debt they carry, as they work more hours for pay in college, and as they send money home to their families, all of which suggests that class disparities persist on campus when some students have financial safety nets to rely on while others struggle to support themselves, their families, and contribute to their own education.

It is worth reiterating here that financial stressors directly affected both students' health outcomes *and* their grades, and, because health outcomes were significantly associated with students' academic performance, financial stressors also *indirectly* affected students' academic performance. Furthermore, a financial stressor that did not directly predict Latino students' cumulative GPAs in the final additive model – worry about student debt – *did* directly predict Latino students' health outcomes, and therefore contributed to indirectly predicting students' academic performance.

DISCUSSION

This paper sought to understand how NLSF Latinos' family finances directly and indirectly affected their health and their academic performance in college, and to investigate whether the financial stressors associated with financial insecurity – including more student debt, working more hours for pay, and sending money home to family – hurt students' physical and emotional well being, as well as their grades, as they worked towards graduation at elite colleges and universities all across the United States.

First, despite the fact that working class NLSF Latinos have beaten the odds by enrolling in these top-tier schools, it seems as though the odds are still stacked against

them. While Latinos in the NLSF were better off, in the aggregate, than Latinos in the US, and about half of NSLF Latinos were "middle class," Latino students at these 28 elite institutions were still more likely to be low income than wealthy and were almost three times more likely than white students to be low-income.

Ultimately, the financial responsibilities with which our young respondents are saddled are serious burdens that negatively impact their health and academic performance. In both sets of multivariate analyses, the collegiate experiences of poorer Latino students seemed to revolve around their financial insecurity. Working longer hours to help cover expenses, planning their post-graduate careers around paying off debt, and feeling perpetually anxious about money ended up hurting those low SES Latino students, many of them Black, in all the ways that count — their overall health, both physical *and* mental, over the course of four years, suffered from the chronic stress, as did their cumulative GPAs, because so much of their attention and time had to be spent elsewhere.

These results, and the racial and socioeconomic disparities they elucidate, ultimately bring us to two related discussions: familism and assimilation. There are numerous schools of thought when it comes to the sociology of assimilation. Some status attainment models attribute a person's status to the education and income of their parents (Blau and Duncan 1967), while others attribute more significance to the status of groups than to parents (Portes and Zhou 1993; Portes and Rumbaut 2001; Zhou et al. 2008), and still others point to social institutions like neighborhoods and schools as the perpetrators of continuing group- and thus individual-level inequalities in socioeconomic status (Telles and Ortiz 2008).

There is some debate in the scholarly community about whether family obligations, especially financial ones, are hurtful to upwardly mobile Latinos. Research has indicated that, among whites, money flows from parents to children, not the other way around, and that this pattern continues even into the children's adulthood (Hogan, Eggebeen, and Clogg 1993; Bianchi et al. 2008). But giving or loaning money to family members is a "multidirectional phenomenon" (Vallejo 2012:71) among the Black and Latino communities, a phenomenon within which an adult child may give money not only to his or her parents, but to siblings, cousins, grandparents, or other members of their extended families (Stack 1974; Pattillo-McCoy 2000). We have seen evidence of this among NLSF respondents. Giving consistently to multiple family members, however, is a drain on financial resources that these upwardly mobile Latinos are only just beginning to amass, and could therefore severely damage their wealth accumulation over time (Vallejo 2012). Although it is too early to tell if this is the case for our NLSF Latinos, we can tell that the financial responsibilities with which our young respondents are saddled are serious burdens that negatively impact their health and academic performance.

In her 2012 book *Barrios to Burbs,* Jody Agius Vallejo found that her more affluent Latino respondents who grew up in poor and working-class families struggled with feelings of inferiority, under-preparedness, and stereotype threat when they arrived on their elite college campuses. They became painfully aware of the financial differences between themselves and their wealthier classmates when they needed to work full-time over breaks to pay tuition while their friends took expensive vacations. Their experiences led Vallejo to believe that being an upwardly mobile Latino presents its own challenges,

including but not limited to negotiating relationships with poorer coethnic family members and friends who regularly request social and financial support. But she argued that Latino young adults' responses to these challenges are part of what comprise what she coins "the minority culture of mobility," which include identifying simultaneously as middle class and Latino, engaging in ethnic community volunteering and/or philanthropy, and building a network of other middle-class minority friends. Having family obligations and wanting to give back to their communities, in combination with ethnic identity development and civic engagement, are actually key *positive* aspects of Latino upward mobility.

Unfortunately Vallejo glosses over what a difficult process that must be for Latinos as they start their own lives, whether saying no to remittances affects family relationships, or if they say yes and choose family and ethnic identity over financial stability and wealth. It seems that the independence and self sufficiency working-class Latinos bring to their college experience may be able to serve them well as they learn to set boundaries and juggle responsibilities, but at what cost in the intervening time? My results suggest, as does other research, that poorer Latinos, who are often immigrants and Latinos of color, are at a disadvantage during their college years because of the extra responsibilities and stresses associated with paying for their degree. For example, Tseng (2004) found that feelings of obligations towards families contributed towards better academic performance, especially among immigrant youth, but greater behavioral demands based on those obligations reversed those gains and hurt their achievement. Wealthier students do not experience those particular anxieties — even Vallejo (2012) noted that there was no such friction for her affluent Latino respondents who have always

been more affluent — their paths resembled linear assimilation, and they tended to think of themselves as closer to being white.

There are a number of ways to address this issue. Colleges and universities would ideally try to cut costs, raise more funds from donors, and offer more of their own financial aid when possible. The state and federal financial aid systems also need to be rehabilitated. There are historical precedents for fundamentally overhauling financial aid for higher education in the United States, the most notable of which is the GI Bill, passed in 1944, which has been credited for expanding the middle class post-WWII (Bennett 1996). The bill was notorious for discriminating against veterans of color, however, which is another reason for racial wealth disparities in the United States.

Most financial aid strengthens students' persistence, except for loans (Baker and Vélez 1996). But over the last ten years, financial aid has shifted from grants and need-based aid to loans and merit-based aid (Doyle 2005; Dowd and Coury 2006). Merit aid programs mostly benefit higher income students and Latinos are less likely than their white peers to win merit scholarships (Contreras 2011). Latino students also receive lower total amounts of need-based financial aid than do their white, Black, and Asian peers. They receive the lowest grant amounts, regardless of need (Gándara and Contreras 2009), and the highest loan amounts (St. John 2003; Hearn and Holdsworth 2004). Compound this with the fact that only 38% of Latino families save money for their children's college educations, compared to 52% of Black parents and 65% of white parents (Horn et al. 2003), and the financial aspect of a college education is a huge barrier towards Latino educational achievement and upward social mobility.

CHAPTER 4 | HOW CAMPUS RACIAL SEPARATION, INTERRACIAL FRIENDSHIPS, AND RACIAL CLIMATE AFFECT LATINO STUDENTS' ETHNIC IDENTITIES IN COLLEGE

INTRODUCTION

The college-going Latino population has been growing, especially over the last ten years, though they are still underrepresented on four-year and university campuses (Fry 2011; Fry and López 2012). As issues of diversity and racism on campus have garnered national attention as a more diverse student body grapples with institutions that have always been predominantly white, it is critical to study how these issues affect Latino students, both individually and in terms of group stratification outcomes.

Racism in educational environments, like low expectations for minority youth, has negative consequences for Latino students' well being. Black and Latino students at predominantly white colleges are less likely than their white and Asian classmates at those schools, and their coethnic peers at Minority Serving Institutions (MSIs), to graduate on time or enroll in graduate school, and are more likely to have lower GPAs and higher attrition rates (Smedley, Myers, and Harrell 1993; Carter 2005; Telles and Ortiz 2008).

This paper argues that Latino college students – and Latinos more generally – identify in many different ways in terms of racial ideology according to their self-identified race, generational status, national origin, gender, and socioeconomic status. In light of their small numbers on elite college campuses and the discrimination they experience there, I also argue that Latino students at selective institutions develop their ethnic and racial ideologies at least in part in response to the ways they experience race

on campus, including their experience of racial separation on campus, how often they interact with students of their own and other racial groups, and how they rate the quality of their campus racial climate. This paper examines associations between elite Latino college students' background characteristics, elements of the campus racial climate, and their racial ideologies.

This paper studies these Latinos and their experiences at elite colleges and universities. Selective institutions of higher education are well suited for the study of Latinos, racism, and racial identity, even if Latinos are few and far between on predominantly white and wealthy campuses. Scholars agree that, in order for Latinos to achieve socioeconomic equality among themselves and with whites and Asians, they must attend and graduate from elite colleges and universities (Karabel 2005; Fischer and Massey 2006). Research shows that a degree from a prestigious institution is a passport to the power elite for both the wealthy and the non-wealthy (Zweigenhaft and Domhoff 2006; Haro 2008).

RACE MATTERS

Latino identity is not monolithic, static, or simple, and the growing diversity of the Latino population in the United States across lines of self-identified race, nativity, citizenship status, national origin, gender and sexuality, and geographic location means that the nuances of Latino racial ideologies will only multiply.

Young people of color develop their racial identities, often in dialogue with "opportunities for revelation" (Baber 2012:76), which can include incidences of discrimination. Structural factors (including economic, socio-spatial, and other institutional forces) also shape racial ideology among Latinos, either towards or away

from a pan-ethnic label (Schildkraut 2005; Lacy 2007).

Latinos are more likely than white students to have negative perceptions of their campus' racial climate (Loo and Rolison 1986; Hurtado 1992), to feel they are always under scrutiny (Jackson, Thoits, and Taylor 1995), and to feel undervalued by members of the faculty and administration (Hurtado 1994). Discrimination against Latino students by classmates, professors, and other staff members and administrators is a serious concern (Pettigrew 1998; Suárez-Balcazar et al. 2003; Nuñez and Murakami-Ramalho 2012).

Scholars have noted that racism on college campuses has transitioned from more subtle to more overt attacks (McCormack 1995). White students still hold negative stereotypes of Latino students, including perceptions that Latinos are uneducated, unintelligent, and unproductive (Jackson et al. 1996). Researchers have also found that faculty have been increasingly engaging in discriminatory behaviors (Rienzi et al. 1993; McCormack 1995). Scholars are also finding evidence that colleges and universities do not have clear rules and procedures in place for when community members engage in racist acts (Farrell and Jones 1988).

Selective and private colleges, because of their size and predominantly white status, are usually more difficult environments to thrive in for Latino students (Hurtado 1992); researchers have found that Latino students often find more community and enjoy more diverse opportunities at larger universities (Astin 1993). Others have argued that the impact of size and selectivity on Latino student persistence is not so clear; college adjustment, Attinasi (1989) argues, is about how students make sense of new environments, and therefore smaller colleges can be hospitable to students of color if

racial climate is an institutional priority. Some researchers have even documented that Latino students feel more institutional commitment to private colleges than they do to larger universities (Hurtado, Carter, and Spuler 1996).

Scholars have demonstrated that Latino immigrant identity changes over time and in response to their encounters with new and shifting political, economic, and social contexts (Phinney and Ong 2007; Tovar and Feliciano 2009). When immigrants encounter racial or ethnic discrimination (Sanchez 2006), they often reactivate ethnic ties by reifying their own ethnic identities (Portes and Rumabut 2001) and reaffirming bonds with coethnics (Stepick and Stepick 2002).

Latino students are more likely to persist when they perceive their campuses as diverse (Logerbeam et al. 2004). Researchers have shown that the size of racial and ethnic minority groups on campus can affect student attitudes, academic achievement, and social integration (Konrad, Winter, and Gutek 1992). For example, students of all groups who had spent time in more diverse contexts, and had more substantive interactions with diverse peers, were more likely to be academically self-confident, socially independent, and able to think critically (Laird 2005).

In this paper, I disaggregate Latino students at elite colleges and universities by race to understand if the diversity of the student body and interracial interactions among students are associated with Latino college juniors' racial ideologies. Multiple aspects of campus racial climate taken into account, including descriptive representation (e.g., the degree of racial separation on campus), as well as dynamic diversity (e.g., racial composition of friend groups), as well as aggregate indicators of discrimination and students' own perceptions about the overall climate. I measure four indicators of Latino

racial ideology – racial centrality, assimilationism, and cultural and political nationalism – among more than 600 Latino juniors at 28 selective institutions of higher education in the United States.

DATA AND METHODS

Scholars have stated a need for "well-crafted longitudinal studies of cohorts of students" because they "provide opportunities to better understand how life at the experiential core of college implicates larger patterns of social stratification" (Stevens, Armstrong, and Arum 2008:134). The National Longitudinal Survey of Freshmen (NLSF) is just such a study — an in-depth longitudinal survey that follows approximately 1,000 each of white (N=959), Black (N=1,051), Asian (N=998), and Latino (N=916) students (N=3,924) throughout all four years of their college careers. NLSF principal investigators Douglas S. Massey and Camille Z. Charles designed an interview guide that included innovative questions about respondents' social and cultural capital cultivation in childhood, the racial residential segregation of their neighborhoods and schools, as well as their racial identity development and mental and physical health; in addition to more traditional questions about demographic characteristics and academic behaviors and outcomes (Massey et al. 2003).

Researchers conducted the baseline interview face-to-face with respondents in the fall of 1999, at the beginning of their freshman year at one of 28 selective and colleges and universities across the country (see Table 4.1 for a complete list of NLSF institutions and relevant institutional characteristics),[41] and followed up with those respondents by phone every subsequent spring (Massey et al. 2003). By the fifth and final wave of the

[41] These institutions sampled largely mirror those sampled in Bowen and Bok's (1998) *College and Beyond Survey.*

NLSF, the attrition rate had reached 20.4%. In order to avoid issues associated with missing data,[42] I dropped respondents who left the survey at any point throughout their college careers (N=2,743).

[Table 4.1 about here]

The Latinos of the NLSF (N=631), approximately one quarter (23%) of the overall sample, are an elite group. Studying Latinos at these selective institutions would limit the generalizability of my findings when discussing the fate of Latinos in the United States more broadly, since only Latinos who would apply to, gain admission to, and enroll in those kinds of schools will be under study here. I juxtapose univariate NLSF statistics with those representing Latinos across the United States from the 2000 Census in order to emphasize this critical point. In addition, I control for differences in institutional selectivity by including a variable representing the median SAT score of each institution's 1999 entering class.

Outcome Measures

To understand how Latino NLSF respondents' on-campus experiences with race, diversity, and discrimination influence their racial identity development, I engaged with the Multidimensional Inventory of Black Identity (MIBI) and the Multidimensional Model of Racial Identity (MMRI) (see Sellers et al. 1997).

The MMRI identifies four dimensions of racial identity: (1) *racial salience*, or the extent to which one feels that their race is relevant to their self-concept, (2) *racial centrality*, or the extent to which one defines one's self by their race, (3) *racial regard*,

[42] I impute missing values by mean substitution for independent variables. I do not impute values for dependent variables, as there is not enough to be gained from it that would not run the risk of manipulating the results (see Allison 1999).

the positive or negative affective judgments one makes about their race, and (4) *racial ideology*, or the philosophy one holds about the ways in-group members should live (Rowley et al. 1998; Sellers et al. 1998).

The MIBI further posits that each individual simultaneously holds a number of identities, some of which are more salient than others (Tajfel and Turner 1986). Sellers et al. (1997) intended the MIBI to help researchers analyze racial identity *within the context of other identities*, thereby helping research understand the relative salience of race for individuals and groups; and for each MIBI subscale to be analyzed separately and without an arbitrary "ideal identity" (Charles, Kramer, Torres, Brunn-Bevel 2015).

I analyze NLSF Latinos' scores on four MIBI subscales in this paper using racial identity questions asked during respondents' junior year. Each of the indices' component indicators varies on a scale from zero (total disagreement with the statement) to ten (total agreement with the statement).

The eight-indicator *racial centrality index* ($\alpha = 0.86$) represents the extent to which one defines one's self by their race using Latino students' responses about whether or not being Latino is important to their self-image, and if it makes their destiny tied to the destiny of other Latinos.

The nine-indicator *assimilationism index* ($\alpha = 0.70$) represents the extent to which one emphasizes similarities between their race and the American mainstream. Students who tended towards assimilationist ideology would respondent favorably to statements about how Latinos should view themselves first and foremost as American and how they should work within the system to achieve their political and economic goals.

Originally, a single ethnic nationalism index represented respondents' views on

their affective and political ties to their ethnic community as well as their feelings of social and political distance from out-groups. Charles et al. (2015) were the first researchers to disaggregate the nationalism index into two component indices: the cultural nationalism index and the political nationalism index, both of which I use here. The *cultural nationalism index* ($\alpha = 0.71$) includes three indicators, and represents NLSF Latinos' positive feelings of support for their ethnic community that do not restrict interactions with individuals or institutions outside their ethnic group. High Latino cultural nationalism would include agreement with such statements as "Latinos should surround their children in Latino culture" and "Latinos should support Latino-owned businesses." The six-indicator *political nationalism index* ($\alpha = 0.74$), on the other hand, represents a more separatist side of nationalism. A Latino student with political nationalist leanings would respond favorably to statements about how Latinos should not marry people from other ethnic or racial groups, that they should organize themselves as a separate political force, and that they can never live in harmony with whites.

The NLSF is the first nationally representative sample of Black and Latino college students to use the MIBI model. Charles et al.'s paper on racial identity among Black NLSF students was also the first to consider "multiple sources of intragroup heterogeneity […] to measure multiple dimensions of black identity expression" (2015:286), and this paper will be the first to deploy the MIBI model on Latino youth.

Analytical Strategy

I begin by presenting a description of NLSF Latinos, followed by a consideration of racial intragroup differences among intervening (indicators of institutional diversity, interracial interaction, and campus climate) and outcome (racial centrality, assimilationist, cultural nationalism, political nationalism) variables. Multivariate analyses explore how these demographic (race, generational status, national origin, gender, socioeconomic status, home value) and intervening variables might influence NLSF Latinos' developing racial identities.

DESCRIPTIVE RESULTS

I begin with a profile of the 631 NLSF Latino respondents at the 28 participating NLSF institutions and compares them to Latinos in the United States.[43]

[Table 4.2 about here]

Table 4.2 begins by summarizing the racial characteristics of NLSF Latinos. NLSF respondents were screened in to one of the four larger racial categories — white, Black, Asian, and Latino — based on how they were classified according to their school's registrar which, in turn, was based on the way a student characterized him or herself on their college application (Massey et al. 2003). However, "Latino" is not a race, it is a broad pan-ethnicity under which people of many different races are categorized. But since white Americans' first interactions with Mexicans in the early to mid-1800s, they, and, in the future, others of Central American, Latin American, and Caribbean descent, have undergone a process of "racialization," or

> "their definition as a 'racial' group and the denigration of their alleged physical and cultural characteristics, such as phenotype, language, or number of children. Their racialization also entails their incorporation into

[43] National statistics are from the 2000 Census, the decennial census from the same time that NLSF respondents were entering college.

> a white-created and white-imposed racial hierarchy and continuum, now centuries old, with white Americans at the very top and black Americans at the very bottom" (Cobas, Duany, and Feagin 2009:1).

Latino activists, Census bureau leadership, and media executives worked together since the 1950s to create, frame, and popularize the new label as representative of a government and commercial constituency alongside African Americans (Mora 2014). The social and empirical adoption of the "Hispanic" and "Latino" pan-ethnic labels in the United States has accompanied racialization.

Determining race among Latinos is difficult. Recent research suggests that racial self-identification among Latinos will likely change in the coming years (Harris and Sim 2002), and that these changes depend, in turn, on the instability of ethnic and racial labels on the individual level as well as the evolution of racial stratification in the United States (Golash-Boza and Darity, Jr. 2008). Researchers who study Latinos disagree on the current state and future of Latino identity. Some believe that a Latino's racial identity shifts based on context (see Rodríguez 2000; Brown, Hitlin, and Elder 2006). Others posit that all Latinos will ultimately leave their Latino heritage and its panethnic label behind to "become" white (see Yancey 2003) or Black (see Bonilla Silva 2004).

Researchers of Latinos tend to agree, though, that Latino racial self-identification is crucial, especially in the face of an externally enforced and racialized pan-ethnic label (Bonilla-Silva 2004; Golash-Boza and Darity, Jr. 2008; Beltrán 2010; Mora 2014). When respondents choose their own race, they are taking into account their skin tone and their experiences with discrimination (Golash-Boza and Darity, Jr. 2008). The NLSF allows for Latino racial self-identification. Once they were screened into the NLSF as a Latino, a

respondent had the opportunity to identify him or herself as the single race (e.g., "white" or "Black") or combination of races (e.g., "mixed") that he or she felt best described them. About half (50.5%) identify as white Latinos, compared to just less than half (47.8%) of the American Latino population more broadly. Most Latinos in the US identify as mixed or other (50.1%), while over a third of NLSF Latinos do (38.6%). The remaining proportion of both groups identify as Black Latinos — around ten percent of NLSF Latinos (10.9%), more than *five times* the proportion of Latinos in the rest of the country (2.0%).

The second panel of Table 4.2 indicates respondents' generational status, which takes into account respondents' parents' nativity and how long their families have been in the United States (Charles et al. 2015). NLSF Latinos were unevenly distributed across the three generational status categories. Approximately one third (32.8%) were multigenerational Latinos, students who are native-born and whose parents were also born in the United States. Slightly more than half (53.7%) of NLSF Latinos identified as second-generation, or the native-born children of either one (28.7%) or two (25.0%) immigrant parents. The remaining eighth (13.5%) of the sample were first generation immigrants to the United States. Approximately four fifths (81.3%) of Latinos in the NLSF sample were native born, compared to just less than two thirds (60.9%) of Latinos in the United States in 2000 (Therrien and Ramirez 2001).

Panel three of Table 4.2 indicates that there were more Latina women students (60%) than Latino men students (40%) in the NLSF sample, which, though of a pattern with other racial groups and other colleges in the United States and abroad, is

incongruous with the gender ratio for college-age Latinos in the United States (45.2% and 54.8%, respectively).

Another critical element of diversity within the Latino pan-ethnic label is socioeconomic. The National Center for Education Statistics (NCES) recommends that socioeconomic status could be represented by measures of resources available to students at home, in their neighborhoods, or at school (2012). Traditional measures have included income,[44] occupation, and education (Blau and Duncan 1967; Pattillo-McCoy 2000), and other, more innovative indicators include indicators of wealth (Oliver and Shapiro 1995) and nativity (Denton and Massey 1989).

I disaggregated NLSF Latinos by combined[45] parental educational attainment (White 1982; Sirin 2005), the most commonly used indicator of socioeconomic status (SES), into three dummy variables: one if neither parent had earned a college degree ("low"), another if one or both parents had earned their college degree ("medium"), and a third if one or both parents had earned an advanced degree ("high"). Combined parental educational attainment is used to operationalize socioeconomic status in published research (Massey et al. 2003; Charles, Dinwiddie, and Massey 2004; Massey and Fischer 2005; Charles et al. 2009; Arcidiacono et al. 2013; Charles et al. 2015) on the NLSF.

The bottom panel of Table 4.2 shows Latino students' parents' educational attainment. Though Latino respondents were almost evenly distributed across these three categories, NLSF Latinos were more likely to have college-educated parents (37.2%)

[44] In analyses not shown, income variables were either equally as significant, or less significant than, parental educational attainment. The income variable was also correlated with parental educational attainment (0.53).
[45] The highest degree obtained between the two parents was more significant than each individual parent's attainment on its own.

than to have two parents who did not earn their bachelors degrees (30.1%), as well as one or two parents who with an advanced degree (32.8%).

Race and National Origin

National origin is highly relevant for Latino students. For example, more than half of Latinos prefer to identify in terms of their national origin than as "Latinos" or "Hispanics" (Taylor et al. 2012). Latino respondents who identified with one nation of origin were categorized into one of five country- or region-specific dummy variables: Cuban,[46] South American, Caribbean, Central American, and Mexican.[47] For students whose national origin was "mixed," their write-in responses were used to recode them into one of the five other categories.[48]

[Table 4.3 about here]

Most students (40.2%) reported that they had multiple nations of origin. Comparing NLSF frequencies with Census 2000 frequencies, we can see that Mexican Americans (24.2% and 58.5%, respectively) were underrepresented on campus, while South Americans (14.4% and 3.8%, respectively) were overrepresented. Table 4.3 indicates that national origin and race were closely associated with one another; in other words, the ways in which NLSF Latinos identified by race within their national origin subgroups was statistically significant at $p < 0.001$ *for every single group*. For example,

[46] I separated Cuba from the other Caribbean countries for the empirical differences in life they experience (Portes and Zhou 1993; Bohon 2005). Cuban Americans are usually more affluent than Dominican and Puerto Rican immigrants to the United States (Tienda 1989; White and Glick 1999).
[47] Mexican heritage is listed separately because it is a North American country, and therefore does not fall into any of the other regional categories, and because it is the source of the majority of the United States' immigrants and native-born Latinos (Motel and Patten 2012).
[48] For example, "mixed" students who identified as "Venezuelan and Japanese" would be recoded as "South American" since they screened into the NLSF as Latino, and Venezuela is a South American nation. Students who identified as "Panamanian and Honduran" would be recoded as "Central American," since both nations are in Central America. This reduced the number of mixed respondents from 253 (40.1%) to 67 (10.6%).

students of mixed national origins were the most likely to say they were mixed race (88.1%) and the least likely (0.0%) to say they were Black. South Americans were most likely to identify as white (60.9%). Central Americans, though still more likely to identify as white (43.6%), were more likely to identify as mixed (38.5%) or Black (17.9%) than South Americans, Cubans, Caribbeans, or Mexicans.

These two demographic characteristics – a respondent's self-identified race and their self-identified national origin – were so strongly associated in these analyses that they appeared to erase differences according to the other in multivariate regression models. Despite the importance of both race and national origin to informing Latino respondents' identities, life outcomes, and lived experiences, I only include respondents' self-identified race in multivariate regressions so as to prevent model overspecification and multicollinearity.

In sum, NLSF Latinos are an elite sample compared to Latinos in the United States more generally. There were fewer Mexican Americans, fewer immigrants, and fewer lower SES students among NLSF Latinos than there were in the rest of the country in 2000.

Race on Campus

NLSF Latinos discussed race on their campus in a number of ways, by answering questions about racial separation and interracial friendships on campus; as well as by discussing the racial climate and their confrontations with discrimination.

[Table 4.4 about here]

Juniors were asked how they would characterize the racial separation on campus. A low score (1) indicated little segregation, while a high score (5) indicated substantial

racial segregation. In the second panel of Table 4.4, we can see that mixed race Latinos (3.2), were the most likely among NLSF Latino respondents to rate the degree of racial separation on their campuses as high.

In the spring of their sophomore year, respondents were asked about the race of the ten closest friends they had made since starting college. All Latinos, regardless of race, were most likely to count white students as the majority of their friend group (6 for white and mixed race students, and 4 for Black students). This is likely because the selective institutions from which NLSF respondents are sampled are predominantly white.[49] Both white and mixed-race Latinos only counted one Black student among their circle of ten friends, though Black Latinos averaged two. Mixed-race Latinos were more likely to have more Asian friends (2) than Latino friends (1), unlike white Latino students, who counted two Latinos among their closest friends, and Black Latinos, who counted three Latinos in their friend circle, which was the most diverse of the three Latino subgroups.

NLSF respondents of all three racial categories were asked a battery of questions about their own experiences with racism and racial victimization during their freshman, sophomore, and junior years. In this analysis, I include Latino respondents' junior year responses as an indicator of the racial climate on campus. A score of zero on each of the six indicators indicates that the event in question never happened, while a score of four indicates that the event happened very often.

Of the six indicators included in the index, Latino respondents were most likely to have said that they heard derogatory remarks made about their racial or ethnic group

[49] With the notable exception, of course, of Howard University.

(0.77) and that they were made to feel uncomfortable because of their race or ethnicity (0.73) at some point during their junior year, although those events were still relatively infrequent. They were least likely to report feeling as though a professor gave them a bad grade (0.09) or discouraged them from speaking up or pursuing a course of study (0.11) because of their race or ethnicity. In every case, Black Latinos were more likely to have experienced racial victimization on campus than mixed race and white Latinos, with the notable exception that white Latinos were the most likely of all three groups to overhearing derogatory remarks. This might be because they "pass" as white and therefore are privy to comments that other white students would not say in front of people of color. Overall, Black Latinos scored highest (0.46), indicating the worst racialized campus experiences, on the Racial Climate Index ($\alpha = 0.73$), and white Latinos scored the lowest (0.39).

Racial Identity

Are campus racial separation, interracial friendships, and campus climate associated with how Latino students identify by the time they reach their junior year? Latino students' racial identities, operationalized into four ideological scales, are the dependent variables under study in this analysis.

[Table 4.5 about here]

White, mixed race, and Black Latinos different significantly with regard to their identification with racial centrality, or the degree to which being Latino is central to their identity and conception of self. Across seven of eight indicators, all of which range from a low of zero (indicating total disagreement with the statement) and a high of ten (indicating total agreement with the statement), Black Latino students' responses were

significantly greater than their white and mixed race coethnic peers'. Black Latinos were more likely to feel a sense of common fate (4.1) and belonging (6.5) with other Latinos, and to say being Latino was an important part of their self-image (7.6) and the kind of person they were (6.6). But both white and mixed race Latinos (6.5) were more likely than Black Latinos (5.3) to say that being Latino is a major factor in their relationships. Still, Black Latinos scored higher (6.1) than white (5.5) or mixed race (5.2) Latinos on the aggregate Racial Centrality Index ($\alpha = 0.86$).

The results were more mixed for the indicators of assimilationist ideology, in the second panel of Table 4.5. White Latinos were more likely to want to integrate predominantly white institutions (7.9), to think that Latinos should work within the mainstream in order to achieve political and economic goals (8.1), to see more Latinos in mainstream positions of power as progress (7.1), and to interact socially with whites (9.4). But mixed race Latinos were most likely to think espousing separatism as a Latinos is equally racist as espousing separatism as a white person (7.3), and to want to be full members of the political system (8.0). Black Latinos were the most likely to prioritize gaining important positions in mainstream institutions in order to improve the lives of all Latinos (6.7). White Latinos (7.1) scored higher on the Index of Assimilationism ($\alpha = 0.70$) than mixed race (7.1) or Black (6.9) Latinos, but not significantly.

As with the tenets of racial centrality, Black Latinos were the most likely among their coethnic peers to espouse cultural nationalism. They were the most likely to believe that Latinos should surround their children with Latino art, literature, and culture (7.6); support Latino-owned businesses (4.6); and educate themselves about Latino history

(6.8). Black Latinos scored highest (6.4) on the Index of Cultural Nationalism ($\alpha = 0.71$), significantly higher than both white (5.7) and mixed race (5.6) Latinos.

Of the four racial ideology scales, Latinos were the most likely to identify with assimilationism, followed by cultural nationalism and racial centrality. They are the least likely to identify with political nationalism. Within that context, those Latino respondents who embraced political nationalism – a militant kind of ethnic separatism – were more likely to be Black Latinos. They were more likely, though not by much and not in large numbers, to think that Latinos should not marry outside the ethnic group (1.0), that Latinos should adopt Latino-centric values (3.4), attend Latino schools (2.3), and organize into a separate political force (2.7) because they can never live in harmony with (1.6) or trust (1.3) whites. Black Latinos scored higher (2.1) on the aggregate Political Nationalist Index ($\alpha = 0.74$) than did white and mixed race Latinos (1.7).

MULTIVARIATE RESULTS

How, then, do Latino students' basic background characteristics interact with their experiences of race on campus to inform their racial identity development? In this first set of models (Table 4.6), I regressed Latino students' race, generational status, gender, and socioeconomic status on all four racial identity scales in order to understand how respondents' demographic characteristics are associated with and inform their racial identity development in college. The second set of regressions (Table 4.7) include these as well as variables that operationalize collegiate experiences with race on campus.

[Table 4.6 about here]

The first model uses Latino respondents' background characteristics to predict their adherence to the tenets of racial centrality. The more recent the respondents'

family's arrival in the United States, the more central being Latino is to their conception of self: being second generation is associated with a 0.58-point higher score ($p < 0.001$) on the racial centrality scale, while being first generation is associated with a score that is three quarters of a point higher (0.77, $p < 0.001$). Socioeconomic status, operationalized here as parental educational attainment, is negatively associated with racial centrality. Having one or more parents with a college degree lowers a Latino respondents' score by about half a point (-0.54, $p < 0.001$).

In the second set of columns in Table 4.6, I regressed the same set of background characteristics on the assimilationist index. Only respondents' gender[50] (0.21, $p < 0.05$) was statistically significant, indicating that men were more likely to tend towards assimilationist ideology than women.

Generational status, gender, and parental educational attainment are all salient for predicting Latino students' beliefs in cultural nationalism. As with the racial centrality model, second generation immigrants had scores almost half a point higher (0.45, $p < 0.01$) than third or later generation Latinos, and first generation immigrants had even higher scores (0.76, $p < 0.001$). Women scored half a point higher on the scale (-0.49, $p < 0.001$) than did men. Also like the racial centrality model, having better educated parents was associated with lower scores: having one or more parents with a higher degree lowered respondents' scores by about half a point (-0.55, $p < 0.01$), and having one or more parents with a bachelor's degree lowered the score by almost double that (-0.76, $p < 0.001$).

The fourth model uses the same set of demographic characteristics to predict

[50] Recall that, in the dummy variable representing gender, "1" indicates maleness.

Latino respondents' political nationalism, the least popular of the racial ideologies among NLSF Latinos in this paper. Among these variables, only socioeconomic status influenced a Latino student's predisposition towards political nationalism: having one or both parents with a college (-0.43, $p < 0.001$) or an advanced (-0.33, $p < 0.05$) degree was negatively associated with political nationalism.

[Table 4.7 about here]

The four models in Table 4.7 regress the same background characteristics as the Table 4.6 models as well as on-campus experiences with diversity, segregation, interracial interaction, and discrimination may influence the development of their racial and ethnic identities and ideologies.

Racial Centrality is modeled first again in Table 4.7. Generational status remains statistically significant, though with reduced predictive power. Three of the four new variables are important for understanding Latino students' relationship with racial centrality. Increased racial separation on campus reduces Latino students' tendencies towards racial centrality (-0.23, $p < 0.001$), as, somewhat unexpectedly, does the percent of the respondent's friends who are also Latino (-0.01, $p < 0.01$). A more hostile racial climate (1.18, $p < 0.001$) on campus is associated with higher racial centrality index scores. Adding variables relevant to NLSF Latinos' experiences with race on campus raised the explained variation from eight percent in Table 4.6 to 21% in Table 4.7.

In the additive model depicted in the second set of columns in Table 4.7, Latino men remain just as likely to tend towards assimilationist racial ideology as Latina women (0.20, $p < 0.05$). None of the new variables relevant to race on campus were statistically significant, and including them in this model did not increase the explained variation. We

must assume the bulk of the reasons behind students' acceptance or rejection of this ideology are not examined here.

With regard to cultural nationalism, second-generation students still report higher scores on the index (0.33, $p < 0.05$), as do Latina women (-0.45, $p < 0.001$). NLSF Latinos who have at least one college-educated parent report lower scores (-0.46, $p < 0.05$). Two of the four variables operationalizing race on campus are salient in predicting NLSF Latinos' cultural nationalism: a Latino student who reported more Latino friends (0.02, $p < 0.001$) and who rated their campus climate as more hostile (1.07, $p < 0.001$) reported higher levels of cultural nationalist beliefs. In other words, if Latino students felt their campus climate was hostile, and felt the need to turn inwards to their community for strength, this may have increased their identification with cultural nationalism. The salience of these variables explains why the R^2 increased from seven percent in Table 4.6 to 19% in Table 4.7.

In the fourth set of columns in Table 4.7, having one or both parents who earned a bachelors degree continued to reduce the likelihood of identifying with political nationalism (-0.30, $p < 0.05$).

With the addition of variables relevant to race on campus, we see, net of all other factors, that having more Latino friends (-0.01, $p < 0.01$) was, surprisingly, negatively associated with political nationalist ideology, while rating one's campus racial climate as more hostile was positively associated with political nationalist beliefs (0.68, $p < 0.001$). The addition of these four variables representing Latino students' experiences of race on campus almost quadrupled the explained variation, from three percent in Table 4.6 to 11% in Table 4.7.

There is no one variable that is significant for predicting Latino students' adherence to all four racial ideologies, though there are a few – including socioeconomic status, friendships with other Latino students, and the nature of the campus racial climate – that are important for three of the four ideologies. This reinforces scholars' assertions that each of these scales stand on their own, as discrete phenomena, and cannot be combined into a single unified indicator (Sellers et al. 1997; Charles et al. 2015). These multivariate findings also support my hypotheses, that (1) Latino students' racial ideologies differ from one another across lines of difference, and that (2) students' racialized experiences on campus can and do affect their nascent racial and ethnic identities.

DISCUSSION

As discussed earlier, this is the second time the MIBI model has been deployed to analyze the identities of Black and Latino college students in a nationally representative sample. The first such instance was Charles et al.'s (2015) paper on intragroup heterogeneity and multiple dimensions of racial identity among Black NLSF students. This paper is the first to use the MIBI model to analyze the identities of Latino youth.

This paper aimed to answer three research questions. First, what does the landscape of racial identity look like within the elite NLSF Latino sample? Second, how do Latinos differ in their racial ideology across demographic and socioeconomic background characteristics? And finally, are racialized on-campus experiences, including those related to segregation, interracial interactions, and discrimination, associated with certain types of racial ideologies among Latino college juniors?

Ultimately, even among Latinos, race matters. Black Latinos were more likely to

be the victims of negative racial on-campus incidents, and, partially as a result of their experiences with discrimination and their perceptions of a more hostile racial campus climate, end up developing more separatist (i.e., politically nationalist) views. These acts of discrimination, often called "micro-aggressions" (Sue 2010), are psychologically and emotionally harmful for young people of color, and affect their behaviors and attitudes inside and outside the classroom (Cabrera and Nora 1994; Nora and Cabrera 1996).

Latino students' background characteristics (their self-identified race, generational status, national origin, gender, and socioeconomic status) and their experiences with race on campus explain a significant amount of their racial ideology, particularly their racial centrality and their cultural and political nationalism. Though students' generational status and their parents' educational attainment were often significant for predicting their racial ideology when only demographic characteristics were included in multiple regression models, racialized campus characteristics were more often significant, and with greater predictive power, in final additive models. This means that institutions themselves have a significant amount of power when it comes to providing young people of color safe and diverse places in which to explore their ideas about identity. Even though the NLSF is a very elite sample, this is likely true for other campuses as well.

There are lingering questions about causality in this paper. Do Latino students' racialized experiences on campus contribute to the development of their own racial ideologies, or do their racial ideologies affect how they perceive issues of race on their campus? It would be difficult to tell even with more information from respondents because, ultimately, these two phenomena continually and reciprocally inform each other.

As discussed earlier in the paper, students do often develop their racial identities in response to racialized conflicts with which they are faced (Baber 2012), but Latino college freshmen do not arrive on campus as *tabulas rasas* without any sense of their ethnicity, race, or national origin.

Keeping that in mind, scholars have still found significant evidence that environments like the elite institutions under study in the NLSF are not always conducive to positive racial campus climates, which can lead to negative outcomes for students of color, regardless of their racial ideology. Students of color are likely to feel isolated and discriminated against on predominantly white campuses (Oliver, Rodriguez, and Michelson 1985; Turner 1994; Freeman 1997). Chronic incidents of discrimination or a generally unwelcoming majority-white campus can and does lead students of color to transfer or drop out of college (Loo and Rolison 1986; Hurtado 1992; Hurtado, Carter, and Spuler 1996; Cabrera, Nora, Terenzini, Pascarella, and Hagedorn 1999; Fischer 2007).

All students need to feel safe from social stigma and oppression in their college community in order to succeed academically (Upcraft and Schuh 1996), but there is clearly racial stratification in terms of feeling safe, feeling like a respected and valued member of the college community, and feeling like the playing field is equal, even within the Latino subgroup.

CHAPTER 5 | CONCLUSION

"We need to help students and parents cherish and preserve
the ethnic and cultural diversity that nourishes
and strengthens this community – and this nation."
Cesar Chavez, Chicano co-leader of the United Farm Workers labor organization

Framing the Debate

Modern scholars of the "power elite," a term first coined by early sociologist C. Wright Mills in the 1950s, contend that "the racial, ethnic, and gender diversity celebrated by the power elite and the media actually reinforces the unchanging nature of the class structure and increases the tendency to ignore class inequalities" (Zweigenhaft and Domhoff 2006:229). So despite rhetoric about the American dream, the alleged drive towards diversity among the power elite has, in fact, reified existing structures of inequality.

To wit, the number of bright Black and Latino students eligible to attend elite schools is rising, but their actual rates of attendance are not rising at the same rates (Haro 2008). By midcentury, Latinos are projected to be 25% of the nation's population (Valverde 2008). Latino school enrollment, from pre-school to grad school, will continue to grow. By 2050, they will be the majority in the American public school system (Irizarry and Donaldson 2012).

This dissertation has been an effort to fill gaps in the canon by focusing on Latinos in higher education; to study Latino students at selective colleges and universities; to disaggregate Latino students across multiple lines of difference, including class, race, gender, and generational status; to pay analytical attention to middle- and

upper-class Latinos; and to analyze outcomes that treat the respondent as a whole student, including measures of health as well as academic performance. In the process, my results have contributed to existing theoretical paradigms, entering into dialogue on minority paths to mobility among more recent scholars of assimilation and lending support to particular explanations of educational inequality.

Outcomes were unequal among Latinos along racial lines. In Chapter Two, we learned that affluent and white Latinos were more likely than other Latinos to suffer from social, and therefore health and academic, problems associated with privilege, than were their coethnic classmates. Furthermore, in chapters three and four, economic and racial privilege conferred measurable advantages, including better mental health. In a sense, then, you could argue that the Black Latino student experience more closely resembles that of the Black student, and the white Latino student experience more closely resembles that of the white student. Mixed race students fall somewhere in the middle.

Poorer Latino students' health, happiness, and studies suffer as a direct result of the financial burdens they and their families face as they figure out how to pay for their education (see Chapter Three). This is also the case with regard to racial stratification, since Black Latinos were more likely to feel victimized on campus (see Chapter Four).

Latino Social Mobility

To put my findings into a larger context, there is clearly still social stratification – socioeconomic and racial, by gender and generational status – at work in the elite institutional settings of the NLSF. Some social scientists have characterized the educational system as a ladder, a meritocratic structure enabling any and all willing climbers (Labaree 1997). Others (Stevens, Armstrong, and Arum 2008) have conceived

of higher education as four separate types of institutions: a sieve, regulating mobility processes; an incubator, for developing members of society; temples, for legitimating knowledge; and a hub, as a facilitator of multiple social processes located at the intersection of many other social institutions (e.g., the economy, the state, the family, the sciences, etc.). My dissertation research on the full spectrum of Latinos at elite colleges and universities lends credence of these scholars' characterizations of said institutions as sieves and hubs — more specifically, *as sieves because they are hubs*. Inseparable as they are from larger systems of social stratification, elite colleges and universities are *hubs* that maintain those systems and enact their reifying processes, thereby serving simultaneously as *sieves* that provide the best relative advantages to those who are already systemically advantaged (Jencks and Riesman 1968). This clearly makes the university "less of a ladder than a social sieve" (Stevens et al. 2008:129).

But there is progressive and intriguing research, both theoretical and empirical, on how students of color can construct their own paths to success in spite of racial discrimination and other barriers while also maintaining their own cultural identity (Barajas and Pierce 2001). Some researchers have even nicknamed the positive effects that Latino culture and language can have on student empowerment and academic achievement the "Latino advantage" (Yosso 2006; Gándara and Contreras 2009). One way to use this frame is to refer to Latino students as "bicultural"—operating with knowledge and cultural capital from both their home environment and the hegemonic school environment—and as needing to develop positive bicultural identities in which they are comfortable in their own skin while code-switching when their contexts shift. Massey et al. (2003) found evidence of this as early as the NLSF respondents' first

semester of college.

Like previous NLSF authors (see Massey et al. 2003, Charles et al. 2009), we learned that the students who did the best in the elite NLSF institutional environments, in terms of their academic performance as well as their own well being, were usually bicultural. In this dissertation, mixed-race and middle-class Latinos seemed to do well, often avoiding the pitfalls associated with more extreme disadvantage and privilege. As Massey et al. (2003) found, they were more likely than the most privileged Latinos to live in integrated neighborhoods, they were academically prepared for the rigor of an elite college courseload, and they knew how to code-switch comfortably between environments predominated by people of color, and those that are predominantly white, like their new college. Their parents were neither permissive nor intrusive, but involved, which meant that their independence was not compromised and they experienced less performance burden and earned higher grades (Chapter Two). They also experienced the better overall cumulative health outcomes (Chapter Three) than their white and wealthy coethnics.

De Anda (1984) writes that students who succeed culturally and academically are those who find and form partnerships with cultural translators, or others who share their heritage and challenges in navigating the majority culture. Students who are unsuccessful at being bicultural and in school are those who try to assimilate into the majority culture and reject their own. This was true of Barajas and Pierce's (2001) successful Latino female high school students—they recognized the dissonance between how they felt about themselves and their communities, and how their teachers or other majority actors felt, and sought out cultural translators to help them maintain their positive self-image

and succeed in school. The men in Barajas and Pierce's sample, however, did not seek out these cultural translators, and instead focused on role models from the majority group and their self-concept as athletes who worked hard on their own to succeed. This did not translate well in their college lives, however, as they performed worse than women students (a finding supported by all of my multivariate GPA analyses), and felt worse about themselves at the same time.

Successful bicultural Latino students are not born, they are made, as Olivas (1997) and De Anda (1984) make clear. Achieving a comfortable bicultural balance is a never-ending process, and eventual success on this front does not preclude a difficult transition period from high school to college. Although adjustment to college has not been a field of systematic study, some research has shown that Latino students who are more conversant and comfortable with white middle-class culture have an easier time adjusting to a predominantly white college environment than their peers who have spent most of their formative years in majority-minority environments (Hurtado, Carter, and Spuler 1996; Massey et al. 2003). Gibson (1993) and Gándara (1995) both found evidence that students who maintain multiple friend groups that include low-income and high-income Latinos and friends of other racial and ethnic groups learn to code-switch more easily than students with non-diverse friend groups, and therefore often feel comfortable with their ethnic background and middle-class values, regardless of whether or not they are middle class. If this is true in NLSF institutional environments, Black Latinos can capitalize on those advantages: they were more likely than mixed-race or white Latinos to have more diverse friend groups (Chapter Four).

In her in-depth interviews with middle- and upper-class Mexican-Americans,

Vallejo (2012) finds that many of her respondents ascended the socioeconomic ladder without sacrificing their ethnic identity, as many traditional assimilationist scholars believe one must. Having family obligations and wanting to give back to their communities, in combination with ethnic identity development and civic engagement, are actually key positive aspects of Latino upward mobility.

This dissertation research, in addition to previous research on the NLSF, seems to bear out the "Latino advantage" minority path to mobility (Massey, Charles, Lundy, Fischer 2003). But my investigations into financial insecurity (Chapter Three) highlight questions as to whether Latino familial obligations among poorer families, often characterized as "familism," have negative consequences for the younger, socially mobile generation.

What's Next?

I have engaged with this research with practical intent, concerned with eliminating institutionalized inequality. Justice and equality will take multiple forms, in programs, legislation, and initiatives both targeted and universal, that must be enacted at all levels of governance. Given my results in earlier chapters, I lay out the tenets of prospective solutions below.

1 | Recognize Latino Heterogeneity

Fundamental change for Latinos in higher education means relieving pressure on them to appear as one. Latinos must be able to showcase their diversity, because prioritizing concern for political expediency over the needs of smaller subgroups have not

served all Latinos equally well. My results[51] show that Latinos of different national origins, races, classes, genders, and immigrant generations, even the select sample at elite colleges and universities, had statistically significant pre-college and collegiate experiences — experiences that privileged some Latinos and disadvantaged others. This inequality could be ameliorated if difference is truly addressed.

2 | Genuinely Value and Work Towards Dynamic Diversity

Chapter Four provided evidence that multiple aspects of diversity — including the perception of racial separation on campus, the racial composition of respondents' friend groups, and the campus' racial climate — are all key to Latino students' health and academic outcomes. Diversity can no longer be considered a quaint bonus for white students. Once a student, administrator, staff, or faculty member becomes part of a college community, the university's policies and programs should reflect and respect their needs (Valverde 2008c).

3 | Expand the Definition of 'At-Risk'

Chapter Two is a case in point for expanding our definition of "at risk." We need to dispense with the traditional trope of the at-risk youth as a low-income student of color. To be sure, they have their struggles in elite college environments, but we should not undervalue those students by underestimating their resilience, and, in so doing, miss another problem facing colleges today — the specter of the helicopter parent.

I argue for both a universal and a targeted approach. As Valverde (2008b) points out, though targeted programs for vulnerable populations, like first-generation college students or students from lower quality high schools, are often very helpful, they are

[51] My research actually underestimates Latino intragroup heterogeneity, since the sample is so elite and self-selecting.

usually the first programs to be cut when budgets shrink because they are "add-ons" that only serve small segments of the student population. An excellent prospective universal program would be to engage at-risk incoming freshmen (not just incoming freshmen of color) in anticipatory socialization. They need strategies that will help them navigate this new environment, they need to know what to expect of this environment, and their social integration needs to be facilitated in order for them to accomplish all of this. Orientation programs are usually too short and impersonal, but longer and more immersive bridge programs are better alternatives.

4 | Make College Affordable for Everyone

Chapter Three shows that financial burdens — and often the specific financial burden of paying for college — is enormous for poorer Latinos in terms of time, in terms of their psychological health, and in terms of their grades and post-graduation plans. Even after they graduate, a recent Brookings report (Hershbein 2016) shows that students from poorer backgrounds do not reach the same earnings levels as their wealthier peers do. Their earnings are higher than they would be if they had only graduated from high school, and the proportion is the same as it is for wealthier students. But their overall absolute incomes are still lower, as is their overall wealth. Colleges and universities, especially elite ones, should be doing more to level the playing field.

The American education system looks less like a meritocracy when low-income students underperform relative to their wealthier classmates, and when students with less educated parents underperform relative to their peers whose parents have advanced degrees (Berkner and Chavez 1997). All one has to do is look at the income spread of students attending selective colleges and universities to see socioeconomic inequality

reproducing itself: in 2006, almost three quarters of entering freshmen at the nation's top schools were from the country's highest income quartile, while less than five percent were from the lowest income quartile. Furthermore, while 85% of the nation's eighth graders want to go to college, only 44% of the nation's poorest quintile of students are enrolled in college the fall after they graduate from high school, compared with 80% of the richest quintile of students. Four years later, only seven percent of the poor students had bachelor's degrees, in contrast to the 51% of rich students (Haveman and Smeeding 2006).

The worst inequity when it comes to finances, and probably the easiest to fix, is that Latino families also have less information about college costs and financial aid than other families (Zarate and Fabienke 2007). In a 2002 survey, 43% of Latino high school students and 51% of their parents were not aware of a single source of financial aid for college (O'Connor, Hammack, and Scott 2009). Researchers have found that some Latino families do not apply for financial aid, and even reject college acceptances, because they fear they will not qualify for or receive enough aid (Tornatzky, Cutler, and Lee 2002). Lack of information can also cause them to accept less than ideal financial aid packages. If Latino families do not have accurate information about the labor market returns on higher education, especially and four-year and elite institutions, the costs associated with such an education would seem too high a price to pay for low financial returns (Luna de la Rosa 2007; Tierney and Venegas 2007). This can also point Latinos towards low-cost community colleges. There are, however, certain state and federal financial aid coffers that are not completely emptied each year. This is a dangerous side effect of lack of information — when financial resources like this go untapped, budget allowance are

titered down, and the amount of available aid drops (U.S. Department of Education 2008).

Work study programs can actually be worse for students than simply working for pay, mostly because the vast majority of the earnings go directly to paying tuition and fees, not other expenses, and are counted as part of the student's financial aid package, therefore reducing their eligibility for other forms of aid such as grants (Baum 2010). And as we have learned, working too many hours for pay while in college hurts students in a number of ways — directly and indirectly. Students should not be overburdened with working for pay, and their work hours should not preclude them from qualifying for other grants or scholarships. Institutions should revisit the way they structure aid.

TABLES

Table 2.1. NLSF Colleges and Universities by Indicators of Institutional Selectivity

Schools	Median SAT Score	Freshmen in Top 10% of HS Class (%)	Acceptance Rate (%)	Alumni Giving Rate (%)
Barnard College, New York NY	1315	73	37	40
Bryn Mawr College, Bryn Mawr PA	1300	61	59	52
Columbia University, New York NY	1400	87	14	32
Denison University, Granville OH	1215	52	69	43
Emory University, Atlanta GA	1355	90	42	39
Georgetown University, Washington DC	1350	78	23	30
Howard University, Washington DC	1105	18	56	9
Kenyon College, Gambier OH	1295	50	68	47
Miami University, Oxford OH	-	32	79	21
Northwestern University, Evanston IL	1385	83	32	29
Oberlin College, Oberlin OH	1325	59	50	43
Penn State University, University Park PA	1190	42	49	21
Princeton University, Princeton NJ	1450	92	11	66
Rice University, Houston TX	1415	86	27	39
Smith College, Northampton MA	1280	52	56	47
Stanford University, Palo Alto CA	1455	88	15	37
Swarthmore College, Swarthmore PA	1418	82	22	56
Tulane University, New Orleans LA	1292	52	78	21
Tufts University, Somerville MA	1340	70	32	30
University of California, Berkeley CA	1315	98	27	18
University of Michigan, Ann Arbor MI	-	63	64	13
University of North Carolina, Chapel Hill NC	1250	68	39	31
University of Notre Dame, South Bend IN	1345	83	35	48
University of Pennsylvania, Philadelphia PA	1400	91	26	40
Washington University, St. Louis MO	1355	79	34	37
Wesleyan University, Middletown CT	1365	70	29	49
Williams College, Williamstown MA	1410	84	23	60
Yale University, New Haven CT	1465	95	16	49
Total	1243	71	40	37

Source: Massey, Douglas, Camille Charles, Garvey Lundy, and Mary Fischer. 2003. *The Source of the River: The Social Origins of Freshmen at America's Selective Colleges and Universities*. Princeton, NJ: Princeton University Press. pp. 32-33.

Table 2.2 Summary Statistics for Latino NLSF Respondents

	NLSF	Census 2000
Race[1]		
White Latino	50.5%	47.9%
Mixed race Latino	38.6%	50.1%
Black Latino	10.9%	2.0%
Generational Status[2]		
First generation immigrant	13.5%	-
Second generation immigrant	53.7%	-
Third or later generation immigrant	32.8%	-
Gender[3]		
Male	40.0%	54.8%*
Female	60.0%	45.2%*
Socioeconomic Status[4]		
Neither parent has a college degree (Low)	30.1%	-
One or both parents have a college degree (Medium)	37.2%	-
One or both parents have an advanced degree (High)	32.8%	-
Home Values[5]		
Parents Do Not Own Home	27.9%	54.3%
<$50,000 - $100,000	14.4%	-
$100,000 - $200,000	21.6%	-
$200,000 - $500,000	27.4%	-
>$500,000	8.7%	-
N	*631*	-

Source: The National Longitudinal Survey of Freshmen and the United States Census Bureau
Notes: [1]After being initially screened into one of the four overarching racial categories (Black, White, Asian, and Latino), respondents were able to identify their own race more specifically in their wave 1 in-person interview; [2]Students identified their own generational status in the first wave in-person interview; [3]Students identified their binary gender in the first wave in-person interview; [4]Students reported their parents' educational attainment in their first wave in-person interview, which are combined here; [5]Students reported the values of the homes their parents lived in if their parents owned their homes (value was coded as zero if parents did not own their homes);* indicates the percentage of the Latino population aged 18-24 years.

Table 2.3. National Origin and Race Among Latino NLSF Respondents

	NLSF *Self-Identified Race*[6]					***Census 2000***
	ALL	White	Mixed	Black		
National Origin[1]						
Mixed origins[2]	**10.6%**	11.9%	88.1%	-	***	17.6%
Cuban	**6.3%**	57.5%	27.5%	15.0%	***	3.5%
South American[3]	**21.9%**	60.9%	32.6%	6.5%	***	3.8%
Caribbean[4]	**18.7%**	52.5%	31.4%	16.1%	***	11.8%
Central American[5]	**6.2%**	43.6%	38.5%	17.9%	***	4.8%
Mexico	**36.3%**	54.6%	33.2%	12.2%	***	58.5%
N	***631***	*319*	*243*	*69*		-

Source: The National Longitudinal Survey of Freshmen; The United States Census Bureau 2000
Notes: [1]Respondents identified their national origin(s) during their wave 1 in-person interview; [2]If respondents identified as having "mixed" national origins, I used their parents' national origins to determine which category to which they belonged, though a few remained mixed (i.e., those whose parents were from countries that differed in categories); [3]Including respondents from Argentina, Bolivia, Brazil, Chile, Colombia, Ecuador, Guyana, Paraguay, Peru, Uruguay, and Venezuela; [4]Including respondents from the Dominican Republic and Puerto Rico; [5]Including respondents from Belize, Costa Rica, El Salvador, Guatemala, Honduras, Nicaragua, and Panama; [6] After being initially screened into one of four overarching racial categories (Black, White, Asian, and Latino), respondents were able to identify their own race more specifically in their wave one in-person interview; * $p < 0.05$ ** $p < 0.01$ *** $p < 0.001$

Table 2.4. Parental Cultivation of Human Capital Among Latino NLSF Respondents at Ages 6, 13, and 18

	By Socioeconomic Status					*By Race*			
	Low	**Medium**	**High**		**ALL**	**White**	**Mixed**	**Black**	
Age 6									
Parent read to student	2.1	2.9	3.2	***	2.8	2.7	3.0	2.2	***
Parent checked student's homework	2.6	3.1	3.1	***	2.9	3.0	3.0	2.6	
Parent helped with student's homework	2.4	2.9	2.9	***	2.7	2.8	2.8	2.3	*
Parent limited student's TV watching	1.6	1.9	2.1	***	1.9	1.8	2.0	1.7	
Parent took student to the library	1.9	2.5	2.6	***	2.7	2.3	2.5	1.9	***
Age 6 average	2.1	2.6	2.8	***	2.6	2.5	2.7	2.1	***
Age 13									
Parent checked student's homework	1.7	2.1	2.2	***	2.0	2.0	2.2	1.8	*
Parent helped with student's homework	1.4	1.8	2.1	***	1.8	1.8	1.9	1.2	***
Parent limited student's TV watching	1.2	1.3	1.5	*	1.3	1.3	1.4	1.3	
Parent limited student's video game playing	1.0	1.0	1.1		1.0	1.0	1.0	0.9	
Parent took student to the library	1.7	2.0	2.1	**	2.0	1.9	2.1	1.7	*
Age 13 average	1.4	1.7	1.8	***	1.6	1.6	1.7	1.4	***
Age 18									
Parent checked student's homework	0.9	1.2	1.3	**	1.2	1.1	1.3	0.8	*
Parent met with student's teachers	1.4	1.4	1.4		1.4	1.4	1.4	1.3	
Parent helped with student's homework	0.6	1.0	1.2	***	1.0	1.0	1.0	0.5	***
Parent limited student's TV watching	0.5	0.7	0.7		0.6	0.6	0.6	0.5	
Parent limited student's video game playing	0.5	0.5	0.5		0.5	0.5	0.5	0.4	
Mother pushed student to do their best	3.4	3.7	3.8	***	3.6	3.7	3.7	3.2	***
Father pushed student to do their best	3.6	3.7	3.6		3.6	3.7	3.6	3.5	
Age 18 average	1.5	1.7	1.8	***	1.7	1.7	1.7	1.4	***
Index of Human Capital Cultivation ($\alpha = 0.83$)	*1.7*	*2.0*	*2.1*	***	*2.0*	*1.9*	*2.0*	*1.6*	***
N	*190*	*235*	*206*		*631*	*319*	*243*	*69*	

Source: The National Longitudinal Survey of Freshmen
Notes: Responses, gathered during wave 1, vary on a scale of 0 (Never) to 4 (Very Often)

Table 2.5. Parental Cultivation of Cultural Capital Among Latino NLSF Respondents at Ages 6, 13, and 18

	By Socioeconomic Status					*By Race*			
	Low	**Medium**	**High**		**ALL**	**White**	**Mixed**	**Black**	
Age 6									
Parent took student to an art museum	0.8	1.2	1.7	***	1.2	1.3	1.3	0.8	***
Parent took student to a science center or museum	1.0	1.6	2.0	***	1.6	1.5	1.7	1.2	***
Parent took student to a zoo or aquarium	1.7	2.1	2.3	***	2.1	2.0	2.1	1.9	
Parent traveled domestically with student	1.6	2.2	2.3	***	2.1	2.1	2.2	1.5	***
Parent traveled abroad with student	1.0	1.2	1.4		1.2	1.4	1.2	0.9	***
Age 6 average	1.2	1.7	1.9	***	1.6	1.7	1.7	1.3	***
Age 13									
Parent took student to an art museum	0.8	1.1	1.6	***	1.2	1.2	1.2	0.7	***
Parent took student to a science center or museum	0.9	1.3	1.6	***	1.3	1.3	1.3	0.8	***
Parent took student to plays or concerts	1.1	1.7	2.1	***	1.6	1.7	1.7	1.1	***
Parent traveled domestically with student	1.8	2.2	2.5	***	2.2	2.2	2.4	1.4	***
Parent traveled abroad with student	1.0	1.3	1.6	***	1.3	1.4	1.2	0.8	***
Age 13 average	1.1	1.5	1.9	***	1.5	1.6	1.6	1.0	***
Age 18									
Parent took student to museums	0.6	0.9	1.3	***	0.9	1.0	1.0	0.6	*
Parent took student to plays or concerts	0.9	1.3	1.8	***	1.3	1.4	1.4	1.0	*
Parent traveled domestically with student	1.4	1.9	2.0	***	1.8	1.8	1.9	1.3	**
Parent traveled abroad with student	0.6	1.0	1.2	***	0.9	1.0	0.9	0.7	
Age 18 average	0.9	1.3	1.6	***	1.3	1.3	1.3	0.9	***
Index of Cultural Capital Cultivation (α = 0.87)	*1.1*	*1.5*	*1.8*	***	*1.5*	*1.5*	*1.5*	*1.1*	***
N	*190*	*235*	*206*		*631*	*319*	*243*	*69*	

Source: The National Longitudinal Survey of Freshmen
Notes: Responses, gathered during wave 1, vary on a scale of 0 (Never) to 4 (Very Often)

Table 2.6. Parental Cultivation of Independence Among Latino NLSF Respondents at Ages 6, 13, and 18

	By Socioeconomic Status					*By Race*			
	Low	**Medium**	**High**		**ALL**	**White**	**Mixed**	**Black**	
When you were 6, did your parents…									
check your homework?	2.6	3.1	3.1	***	2.9	2.9	3.0	2.6	
help you with your homework?	2.4	2.9	2.9	***	2.7	2.8	2.8	2.3	*
reward you for good grades?	2.5	2.7	2.5		2.6	2.6	2.5	2.5	
punish you for bad grades?	1.0	1.0	0.9		1.0	1.0	0.9	1.2	
assign you household chores?	2.3	2.1	2.2		2.2	2.2	2.2	2.3	
When you were 13, did your parents…									
check your homework?	1.7	2.1	2.2	***	2.0	2.0	2.2	1.8	*
help you with your homework?	1.4	1.8	2.1	***	1.8	1.8	1.9	1.2	***
reward you for good grades?	2.1	2.3	2.3		2.2	2.3	2.1	2.1	
punish you for bad grades?	1.0	1.1	1.0		1.0	1.1	1.0	1.1	
assign you household chores?	2.9	2.6	2.7	*	2.7	2.7	2.8	2.8	
When you were 18, did your mother…									
help you with your homework?	1.4	2.5	3.0	***	2.3	2.4	2.5	1.7	***
make you feel guilty when you got a bad grade?	0.9	1.0	1.0		1.0	1.0	1.0	0.8	
make like miserable when you got a bad grade?	0.8	0.9	0.8		0.9	0.9	0.8	0.9	
encourage you to think independently?	3.1	3.7	3.7	***	3.5	3.6	3.5	3.2	*
When you 18, did your father…									
help you with your homework?	1.6	2.2	2.7	***	2.2	2.3	2.2	1.7	*
make you feel guilty when you got a bad grade?	1.0	0.9	1.0		1.0	1.0	1.0	0.7	
make like miserable when you got a bad grade?	1.0	0.8	0.8		0.9	0.9	0.9	0.7	
encourage you to think independently?	3.4	3.6	3.6	*	3.5	3.5	3.5	3.5	
Independence Index ($\alpha = 0.78$)	*2.6*	*2.4*	*2.3*	***	*2.4*	*2.4*	*2.4*	*2.6*	**
N	*190*	*235*	*206*		*631*	*319*	*243*	*69*	

Source: The National Longitudinal Survey of Freshmen
Notes: Responses, gathered during wave 1, vary on a scale of 0 (Never) to 4 (Very Often)

Table 2.7. Strictness and Style of Latino NLSF Respondents' Parental Discipline

	By Socioeconomic Status					*By Race*			
	Low	**Medium**	**High**		**ALL**	**White**	**Mixed**	**Black**	
Did your parents…									
punish your disobedience in elementary school?	2.3	2.2	2.1		2.2	2.1	2.2	2.3	
punish your disobedience in middle school?	1.8	1.8	1.7		1.8	1.8	1.8	1.7	
limit time spent with your friends in middle school?	1.3	1.3	1.2		1.3	1.3	1.3	1.2	
set a curfew for you in middle school?	2.4	2.7	2.6		2.6	2.6	2.6	2.3	
Did your mother…									
think you shouldn't argue with adults?	1.6	1.9	2.1	***	1.9	1.8	2.0	1.5	*
think she was always right and that you shouldn't question her?	2.0	2.0	2.3		2.1	2.2	2.1	1.9	
act cold if you did something she didn't like?	2.8	2.7	2.9		2.8	2.7	2.9	2.7	
not let you spend time with her when you did something she didn't like?	2.6	1.5	1.0	***	1.7	1.6	1.5	2.3	***
say you'd understand when you grew up if you argued with her?	2.2	2.5	2.8	***	2.5	2.5	2.7	2.2	
Did your father…									
think you shouldn't argue with adults?	1.4	1.6	1.7		1.6	1.5	1.6	1.6	
think he was always right and that you shouldn't question him?	2.3	2.4	2.5		2.4	2.5	2.3	2.2	
act cold if you did something he didn't like?	2.7	2.6	2.6		2.6	2.7	2.5	2.8	
not let you spend time with him when you did something he didn't like?	2.4	1.8	1.3	***	1.8	1.7	1.8	2.3	*
say you'd understand when you grew up if you argued with him?	2.1	2.3	2.5	*	2.3	2.3	2.4	1.9	*
Index of Parental Discipline ($\alpha = 0.76$)	*1.8*	*1.7*	*1.6*	**	*1.7*	*1.7*	*1.6*	*1.7*	
N	*190*	*235*	*206*		*631*	*319*	*243*	*69*	

Source: The National Longitudinal Survey of Freshmen
Notes: Responses, gathered during wave 1, vary on a scale of 0 (Never) to 4 (Very Often)

Table 2.8. Latino NLSF Respondents' High School and College GPA

	By Socioeconomic Status				**ALL**	*By Race*			
	Low	**Medium**	**High**			**White**	**Mixed**	**Black**	
Cumulative High School GPA[1]	3.72	3.69	3.77		3.72	3.73	3.72	3.70	
Academic Self-Confidence[2]	8.2	8.4	8.3		8.3	8.4	8.2	8.1	*
Cumulative College GPA[3]	3.06	3.17	3.30	***	3.18	3.20	3.17	3.11	
N	*190*	*235*	*206*		*631*	*319*	*243*	*69*	

Source: The National Longitudinal Survey of Freshmen
Notes: [1]Students reported their own cumulative high school GPAs in wave 1, which vary on a 0.0 - 4.0 scale; [2]Respondents were asked, during their junior year, how much self confidence they had in their academic abilities, responses to which varied from zero (no self confidence) to 10 (high self confidence); [3]Students reported all of their course grades (in letter and plus or minus terms) each semester, which I then converted to vary on the 0.0 – 4.0 scale. I added and averaged these grades over the course of their four-year college careers to reach a cumulative collegiate GPA.

Table 2.9. Predicting Latino NLSF Respondents' Independence Using Demographic and Other Parenting Characteristics

	Model I		Model II		Model III		Model IV	
	B	SE	B	SE	B	SE	B	SE
DEMOGRAPHIC CHARACTERISTICS								
Race[1]								
White (ref)	-	-					-	-
Mixed	-0.01	0.04					0.02	0.03
Black	0.20***	0.06					0.06	0.05
Generational Status[2]								
Student is a third generation or later (ref)	-	-					-	-
Student is second generation	0.03	0.04					0.02	0.03
Student is first generation	-0.01	0.06					-0.03	0.05
Gender[3]	-0.03	0.04					-0.03	0.03
SOCIOECONOMIC STATUS								
Parental Educational Attainment[4]								
Neither parent has a college degree (low) (ref)			-	-			-	-
One or both parents have a college degree (medium)			-0.20***	0.05			-0.06	0.04
One or both parents have an advanced degree (high)			-0.25***	0.05			-0.09*	0.04
Home Value[5]			-0.01	0.02			0.01	0.01
PARENTING								
Human Capital Cultivation Index[6]					-0.36***	0.03	-0.35***	0.03
Cultural Capital Cultivation Index[7]					-0.08***	0.02	-0.07***	0.02
Discipline Index[8]					-0.19***	0.02	0.19***	0.02
						0.06		
Constant	2.40***	0.04	2.59***	0.04	3.55***		3.56***	0.07
R^2	0.02		0.05		0.39		0.40	
N	631							

Source: The National Longitudinal Survey of Freshmen

Notes: The Independence Index (α = 0.78), the responses for which were gathered during wave 1, is a cumulative average index that includes five indicators representing respondent experiences at age 6, five indicators representing respondent experiences at age 13, four indicators representing respondent overall experiences with their mothers, and four indicators representing overall experiences with their fathers, and varies from a low of zero (no independence cultivation) to a high of four (high independence cultivation); [1]After being initially screened into one of the four overarching racial categories (Black, White, Asian, and Latino), respondents were able to identify their own race more specifically in their wave 1 in-person interview; [2]Students identified their generational status in the first wave in-person interview; [3]Students identified their binary gender in the first wave in-person interview; [4]Students reported their parents' educational attainment in their first wave in-person interview, which are combined here; [5]Students reported the values of the homes their parents lived in if their parents owned their homes (value was coded as zero if parents did not own their homes); [6]The cumulative average Human Capital Cultivation Index (α = 0.83), the responses for which were collected during wave 1, includes five indicators representing respondent experiences at age 6, five indicators representing respondent experiences at age 13, and seven indicators representing respondent experiences at age 18, and varies from a low of zero (no human capital cultivation) to a high of 4 (high human capital cultivation); [7]The cumulative average Cultural Capital Cultivation Index (α = 0.87), the responses for which were collected during wave 1, includes five indicators representing respondent experiences at age 6, five indicators representing respondent experiences at age 13, and four indicators representing respondent experiences at age 18, and varies from a low of zero (no cultural capital cultivation) to a high of 4 (high cultural capital cultivation); [8]The cumulative average Discipline Index (α = 0.76), the responses for which were collected in wave 1, includes four

indicators representing respondent experiences with both their parents, five indicators representing respondent experiences with their mothers, and five indicators representing respondent experiences with their fathers, and varies from a low of zero (permissive parenting style) to a high of 4 (authoritarian parenting style); $^{*}p < 0.05$ $^{**}p < 0.01$ $^{***}p < 0.001$

Table 2.10. Predicting Latino NLSF Respondents' Cumulative Collegiate GPA Using Demographic, Parenting, and Control Variables

	Model I		Model II		Model III		Model IV	
	B	SE	B	SE	B	SE	B	SE
DEMOGRAPHIC CHARACTERISTICS								
Race[1]								
White (ref)	-	-					-	-
Mixed	-0.04	0.03					-0.04	0.03
Black	-0.09	0.05					-0.03	0.05
Generational Status[2]								
Student is a third generation or later (ref)	-	-					-	-
Student is second generation	-0.02*	0.03					-0.01	0.03
Student is first generation	-0.01	0.05					0.02	0.05
Gender[3]	-0.06*	0.03					-0.10***	0.03
SOCIOECONOMIC STATUS								
Parental Educational Attainment[4]								
Neither parent has a college degree (low) (ref)			-	-			-	-
One or both parents have a college degree (medium)			0.11***	0.03			0.12***	0.04
One or both parents have an advanced degree (high)			0.21***	0.04			0.23***	0.04
Home Value[5]			0.03**	0.01			0.03***	0.01
PARENTING								
Human Capital Cultivation Index[6]					0.02	0.03	0.01	0.03
Cultural Capital Cultivation Index[7]					0.04*	0.02	-0.01	0.02
Discipline Index[8]					-0.06*	0.02	-0.04	0.02
Independence Index[9]					0.08*	0.04	0.10*	0.04
Academic Self-Confidence[10]					0.05***	0.01	0.05***	0.01
Cumulative High School GPA[11]	0.26***	0.05	0.24***	0.04	-0.23***	0.04	0.22***	0.04
Institutional Selectivity[12]	0.18e-3	0.20e-3	0.18e-3	0.19e-3	0.19e-3	0.20e-3	0.16e-3	0.19e-3
Constant	2.05***	0.25	1.90***	0.24	1.49***	0.30	1.47***	0.29
R^2	0.08		0.14		0.12		0.20	
N	*631*							

Source: The National Longitudinal Survey of Freshmen

Notes: I converted all student-reported letter and +/- course by semester to vary on the 0.0 – 4.0 scale, and then added and averaged these grades over the course of their four-year college careers to reach a cumulative collegiate GPA; [1]After being initially screened into one of the four overarching racial categories (Black, White, Asian, and Latino), respondents were able to identify their own race more specifically in their wave 1 in-person interview; [2]Students identified their generational status in the first wave in-person interview; [3]Students identified their binary gender in the first wave in-person interview; [4]Students reported their parents' educational attainment in their first wave in-person interview, which are combined here; [5]Students reported the values of the homes their parents lived in if their parents owned their homes (value was coded as zero if parents did not own their homes); [6]The cumulative average Human Capital Cultivation Index ($\alpha = 0.83$), the responses for which were collected during wave 1, includes five indicators representing respondent experiences at age 6, five indicators representing respondent experiences at age 13, and seven indicators representing respondent experiences at age 18, and varies from a low of zero (no human capital cultivation) to a high of 4 (high human capital cultivation); [7]The cumulative average Cultural Capital Cultivation Index ($\alpha = 0.87$), the responses for which were collected during wave 1, includes five indicators representing respondent experiences at age 6, five indicators representing respondent experiences at age 13, and four

indicators representing respondent experiences at age 18, and varies from a low of zero (no cultural capital cultivation) to a high of 4 (high cultural capital cultivation); [8]The cumulative average Discipline Index ($\alpha = 0.76$), the responses for which were collected in wave 1, includes four indicators representing respondent experiences with both their parents, five indicators representing respondent experiences with their mothers, and five indicators representing respondent experiences with their fathers, and varies from a low of zero (permissive parenting style) to a high of 4 (authoritarian parenting style); [9]The Independence Index ($\alpha = 0.78$), the responses for which were gathered during wave 1, is a cumulative average index that includes five indicators representing respondent experiences at age 6, five indicators representing respondent experiences at age 13, four indicators representing respondent overall experiences with their mothers, and four indicators representing overall experiences with their fathers, and varies from a low of zero (no independence cultivation) to a high of four (high independence cultivation); [10]Respondents were asked, during their junior year, how much self confidence they had in their academic abilities, responses to which varied from zero (no self confidence) to 10 (high self confidence); [11]Students reported their own cumulative high school GPAs in wave 1, which varied on a 0.0 - 4.0 scale, included here as an academic control variable; [12]Each respondent was ascribed the mean SAT score for the college/university they attended (mean scores vary between 1147 - 1436) in order to control for institutional selectivity in academic performance analyses (see Table 2.1); $^{*}p < 0.05$ $^{**}p < 0.01$ $^{***}p < 0.001$

Table 3.1. NLSF Colleges and Universities by Indicators of Institutional Selectivity

Schools	Median SAT Score	Freshmen in Top 10% of HS Class (%)	Acceptance Rate (%)	Alumni Giving Rate (%)
Barnard College, New York NY	1315	73	37	40
Bryn Mawr College, Bryn Mawr PA	1300	61	59	52
Columbia University, New York NY	1400	87	14	32
Denison University, Granville OH	1215	52	69	43
Emory University, Atlanta GA	1355	90	42	39
Georgetown University, Washington DC	1350	78	23	30
Howard University, Washington DC	1105	18	56	9
Kenyon College, Gambier OH	1295	50	68	47
Miami University, Oxford OH	-	32	79	21
Northwestern University, Evanston IL	1385	83	32	29
Oberlin College, Oberlin OH	1325	59	50	43
Penn State University, University Park PA	1190	42	49	21
Princeton University, Princeton NJ	1450	92	11	66
Rice University, Houston TX	1415	86	27	39
Smith College, Northampton MA	1280	52	56	47
Stanford University, Palo Alto CA	1455	88	15	37
Swarthmore College, Swarthmore PA	1418	82	22	56
Tulane University, New Orleans LA	1292	52	78	21
Tufts University, Somerville MA	1340	70	32	30
University of California, Berkeley CA	1315	98	27	18
University of Michigan, Ann Arbor MI	-	63	64	13
University of North Carolina, Chapel Hill NC	1250	68	39	31
University of Notre Dame, South Bend IN	1345	83	35	48
University of Pennsylvania, Philadelphia PA	1400	91	26	40
Washington University, St. Louis MO	1355	79	34	37
Wesleyan University, Middletown CT	1365	70	29	49
Williams College, Williamstown MA	1410	84	23	60
Yale University, New Haven CT	1465	95	16	49
Total	1243	71	40	37

Source: Massey, Douglas, Camille Charles, Garvey Lundy, and Mary Fischer. 2003. *The Source of the River: The Social Origins of Freshmen at America's Selective Colleges and Universities*. Princeton, NJ: Princeton University Press. pp. 32-33.

Table 3.2 Summary Statistics for Latino NLSF Respondents

	NLSF	Census 2000
Race[1]		
White Latino	50.5%	47.9%
Mixed race Latino	38.6%	50.1%
Black Latino	10.9%	2.0%
Generational Status[2]		
First generation immigrant	13.5%	-
Second generation immigrant	53.7%	-
Third or later generation immigrant	32.8%	-
Gender[3]		
Male	40.0%	54.8%*
Female	60.0%	45.2%*
Socioeconomic Status[4]		
Neither parent has a college degree (Low)	30.1%	-
One or both parents have a college degree (Medium)	37.2%	-
One or both parents have an advanced degree (High)	32.8%	-
Home Values[5]		
Parents Do Not Own Home	27.9%	54.3%
<$50,000 - $100,000	14.4%	-
$100,000 - $200,000	21.6%	-
$200,000 - $500,000	27.4%	-
>$500,000	8.7%	-
N	*631*	-

Source: The National Longitudinal Survey of Freshmen and the United States Census Bureau
Notes: [1]After being initially screened into one of the four overarching racial categories (Black, White, Asian, and Latino), respondents were able to identify their own race more specifically in their wave 1 in-person interview; [2]Students identified their own generational status in the first wave in-person interview; [3]Students identified their binary gender in the first wave in-person interview; [4]Students reported their parents' educational attainment in their first wave in-person interview, which are combined here; [5]Students reported the values of the homes their parents lived in if their parents owned their homes (value was coded as zero if parents did not own their homes);* indicates the percentage of the Latino population aged 18-24 years.

Table 3.3. National Origin and Race Among Latino NLSF Respondents

	NLSF *Self-Identified Race*[6]					***Census 2000***
	ALL	White	Mixed	Black		
National Origin[1]						
Mixed origins[2]	**10.6%**	11.9%	88.1%	-	***	17.6%
Cuban	**6.3%**	57.5%	27.5%	15.0%	***	3.5%
South American[3]	**21.9%**	60.9%	32.6%	6.5%	***	3.8%
Caribbean[4]	**18.7%**	52.5%	31.4%	16.1%	***	11.8%
Central American[5]	**6.2%**	43.6%	38.5%	17.9%	***	4.8%
Mexico	**36.3%**	54.6%	33.2%	12.2%	***	58.5%
N	***631***	*319*	*243*	*69*		-

Source: The National Longitudinal Survey of Freshmen; The United States Census Bureau 2000
Notes: [1]Respondents identified their national origin(s) during their wave 1 in-person interview; [2]If respondents identified as having "mixed" national origins, I used their parents' national origins to determine which category to which they belonged, though a few remained mixed (i.e., those whose parents were from countries that differed in categories); [3]Including respondents from Argentina, Bolivia, Brazil, Chile, Colombia, Ecuador, Guyana, Paraguay, Peru, Uruguay, and Venezuela; [4]Including respondents from the Dominican Republic and Puerto Rico; [5]Including respondents from Belize, Costa Rica, El Salvador, Guatemala, Honduras, Nicaragua, and Panama; [6]After being initially screened into one of four overarching racial categories (Black, White, Asian, and Latino), respondents were able to identify their own race more specifically in their wave one in-person interview; * $p < 0.05$ ** $p < 0.01$ *** $p < 0.001$

Table 3.4. Financial Characteristics of Latino NLSF Respondents' Families

	NLSF					
		Self-Identified Race[9]				
	ALL	White	Mixed	Black		**US Latinos**
Income[1]						
Low (<$50K)	**33.4%**	32.6%	26.2%	62.3%	***	*69.1%*
Medium ($50K-$125K)	**50.2%**	48.0%	57.4%	34.8%	***	*27.5%*
High (>$125K)	**16.5%**	19.4%	16.4%	2.9%	***	*3.4%*
Paying for College						
Receiving financial aid[2]	**85.0%**	82.3%	86.1%	91.3%		-
Total amount of college debt[3]	**$15K**	$13K	$18K	$17K	***	-
Student Obligations						
How worried are you about your student loan debt?[4]	**1.6**	1.5	1.6	1.9	**	-
Does your student loan debt affect your plans for life after college?[5]	**3.2**	2.8	3.4	4.2	***	-
Average number of hours worked per week in college[6]	**6.5**	6.5	6.3	7.4		-
Sent money home to relatives?[7]	**19.5%**	20.4%	16.8%	24.6%		-
If so, average amount of money sent[8]	**$260**	$255	$270	$245		-
N	***631***	*319*	*244*	*69*		-

Source: The National Longitudinal Survey of Freshmen, United States Census Bureau 2000
Notes: [1]Students reported their families' annual household income in wave 3 (they also reported this information in wave 1, but the wave 3 indicator provided more detail at the upper end of the spectrum); [2]Students reported whether or not they were receiving any kind of financial aid during their wave 1 in-person interview; [3]Seniors were asked about the total amount of college debt they and their families had accrued for their personal college education (here it is represented as a continuous variable); [4]Seniors were asked how worried they were about their college debt, and responses varied between zero (not worried at all) and 4 (very worried); [5]Seniors were also asked how much their college debt affects their post-graduate career plans, and responses varied from zero (not at all) to 10 (significantly); [6]This cumulative continuous variable represents the mean number of hours per week (including both weekdays and weekends) respondents worked for pay (a question they were asked in waves 2, 3, 4, and 5); [7]Students were asked, in waves 2 and 3, if they sent non-gift money home to relatives; [8]Also in waves 2 and 2, of those students who sent non-gift money home to relatives, they reported how much they sent and to whom (here these values are represented as a single continuous variable of all money the respondent sent home over both years); [9]After being initially screened into one of four overarching racial categories (Black, White, Asian, and Latino), respondents were able to identify their own race more specifically in their wave one in-person interview; $^{*}p < 0.05$ $^{**}p < 0.01$ $^{***}p < 0.001$

Table 3.5. Academic and Health Outcomes for NLSF Latinos

	NLSF				
		Socioeconomic Status[8]			
	ALL	Low	Medium	High	
Index of Respondent Health					
Had serious illness or disability[1]	8.1%	11.1%	6.4%	7.3%	
Visited student health center[2]	5.0	5.6	4.8	4.7	
Visited psych counselor[3]	1.9	2.4	1.7	1.5	*
Felt lonely or homesick[4]	6.3	7.0	6.0	5.9	
Cumulative Index of Respondent Health ($\alpha = 0.63$)[5]	*46.8*	*44.9*	*47.7*	*47.8*	***
Academic Variables					
Cumulative High School GPA[6]	3.72	3.72	3.69	3.77	
Cumulative College GPA[7]	3.18	3.06	3.17	3.30	***
N	***631***	*190*	*235*	*206*	

Source: The National Longitudinal Survey of Freshmen
Notes: [1]Dummy variable, asked in waves 2 and 3; [2]Varies on a scale of zero (never) to four (very often), asked in waves 2, 3, and 5; [3]Varies on a scale of zero (never) to four (very often), asked in waves 2, 3, and 5; [4]Varies on a scale of zero (never) to four (very often), asked in waves 2, 3, 4, and 5; [5]Additive Cumulative Index of Respondent Health ($\alpha = 0.63$) that varies on a scale of zero (bad health) to 60 (good health); [6]Students reported their own cumulative high school GPAs in wave 1, which varied on a 0.0 - 4.0 scale; [7]Students reported all of their course grades (in letter and plus or minus terms) each semester, which I converted to vary on the 0.0 – 4.0 scale, added, and averaged over the course of their four-year college careers; [8]Students reported their parents' educational attainment in their first wave in-person interview, which are combined here into three categories ("low" indicates that neither parent earned a bachelors degree, "medium" indicates that one or both parents earned a bachelors degree, and "high" indicates that one or both parents earned an advanced degree); $^{*}p < 0.05$ $^{**}p < 0.01$ $^{***}p < 0.001$

Table 3.6. Predicting Latino NLSF Respondents' Cumulative Health Experiences Using Demographic and Financial Characteristics

	Model I		Model II		Model III		Model IV		Model V	
	B	SE	B	SE	B	SE	B	SE	B	SE
DEMOGRAPHIC CHARACTERISTICS										
Race[1]										
White (ref)	-	-							-	-
Mixed	0.98	0.78							0.94	0.77
Black	0.95	1.21							1.75	1.20
Generational Status[2]										
Student is third generation or later (ref)	-	-							-	-
Student is second generation	-1.43	0.80							-1.15	0.79
Student is first generation	-1.87	1.19							-1.44	1.17
Gender[3]	3.94***	0.73							3.34***	0.73
Socioeconomic Status[4]										
Neither parent has a college degree (low) (ref)	-	-							-	-
One or both parents have a college degree (medium)	2.28*	0.90							1.33	0.92
One or both parents have an advanced degree (high)	2.72***	0.92							1.18	1.02
FAMILY FINANCES										
Household income[5]										
Less than $50K per year (low) (ref)			-	-					-	-
Between $50K and $125K per year (medium)			3.43***	0.85					1.98*	0.91
More than $125K per year (high)			2.39*	1.18					0.20	1.28
Home value[6]			0.44	0.29					0.12	0.29
PAYING FOR COLLEGE										
Amount of college debt[7]					1.34***	0.37			0.84*	0.37
Worry about college debt[8]					-2.74***	0.59			-1.89***	0.60
Effect college debt has on postgrad plans[9]					-0.07	0.20			-0.07	0.20
STUDENT OBLIGATIONS										
Hours worked per week in college[10]							-1.15*	0.53	-0.56	0.52
If respondent sent money home[11]							-1.97*	0.93	-1.00	0.91
Institutional Selectivity[12]	-0.01	0.01	-0.01	0.01	-0.01	0.01	-0.01	0.01	-0.01	0.01
Constant	53.16***	5.907	52.73***	5.97	55.90***	5.87	58.07***	6.02	52.44***	65.93
R^2	0.08		0.04		0.07		0.02		0.13	
N					*631*					

Source: The National Longitudinal Survey of Freshmen

Notes: Additive Cumulative Index of Respondent Health ($\alpha = 0.63$) that varies on a scale of zero (bad health) to 60 (good health), and includes four indicators of respondents' physical and mental health: whether they had a serious illness or disability (waves 2 and 3), how often they visited the student health center (waves 2, 3, and 5), how often they visited a counselor (waves 2, 3, and 5), and how often they felt lonely or homesick (waves 2, 3, 4, and 5); [1]After being initially screened into one of the four overarching racial categories (Black, White, Asian, and Latino), respondents were able to identify their own race more specifically in their wave 1 in-person interview; [2]Students identified their own generational status in the first wave in-person interview; [3]Students identified their binary gender in the first wave in-person interview; [4]Students reported their parents' educational attainment in their first wave in-person interview, which are combined here; [5]Students reported their families' annual household income in wave 3; [6]Students reported the values of the homes their parents lived in if their parents owned their homes (value was coded as zero if parents did not own their homes); [7]Seniors

were asked about the total amount of college debt they and their families had accrued for their personal college education (here it is represented as a seven-category variable); [8]Seniors were asked how worried they were about their college debt, and responses varied between zero (not worried at all) and 4 (very worried); [9]Seniors were asked how much their college debt affects their post-graduate career plans, and responses varied from zero (not at all) to 10 (significantly); [10]This cumulative four-category variable represents the mean number of hours per week (including both weekdays and weekends) respondents worked for pay (a question they were asked in waves 2, 3, 4, and 5); [11]Students were asked, in waves 2 and 3, whether or not they sent non-gift money home to relatives; [12]Each respondent was ascribed the mean SAT score for the college/university they attended (mean scores vary between 1147 - 1436) in order to control for institutional selectivity in academic performance analyses (see Table 2.1); * $p < 0.05$ ** $p < 0.01$ *** $p < 0.001$

Table 3.7. Predicting Latino NLSF Respondents' Cumulative Collegiate GPA Using Demographic, Financial, and Health Characteristics

	Model I		Model II		Model III		Model IV		Model V	
	B	SE	B	SE	B	SE	B	SE	B	SE
DEMOGRAPHIC CHARACTERISTICS										
Race[1]										
White (ref)	-	-							-	-
Mixed	-0.05	0.03							-0.04	0.03
Black	-0.04	0.05							-0.02	0.05
Generational Status[2]										
Student is third generation or later (ref)	-	-							-	-
Student is second generation	-0.01	0.03							-0.01	0.03
Student is first generation	-0.18e^{-2}	0.05							-0.02	0.05
Gender[3]	-0.07**	0.03							-0.11***	0.03
Socioeconomic Status[4]										
Neither parent has a college degree (low) (ref)	-	-							-	-
One or both parents have a college degree (medium)	0.13***	0.04							0.10**	0.04
One or both parents have an advanced degree (high)	0.24***	0.04							0.19***	0.04
FAMILY FINANCES										
Household income[5]										
Less than $50K per year (low) (ref)			-	-					-	-
Between $50K and $125K per year (medium)			0.06	0.03					-0.03	0.04
More than $125K per year (high)			0.10*	0.05					-0.04	0.05
Home value[6]			0.04***	0.01					0.03**	0.01
PAYING FOR COLLEGE										
Amount of college debt[7]					0.01	0.02			-0.28e^{-2}	0.02
Worry about college deb[8]					-0.04	0.01			-0.02	0.02
Effect college debt has on postgrad plans[9]					-0.01	0.01			-0.01	0.01
STUDENT OBLIGATIONS										
Hours worked per week in college[10]							-0.03***	0.01	-0.02	0.01
If respondent sent money home[11]							-0.04	0.04	-0.01	0.04
CUMULATIVE RESPONDENT HEALTH[12]									0.01***	0.10e^{-2}
High School GPA[13]	0.25***	0.04	0.24***	0.04	0.24***	0.04	0.26***	0.04	0.23***	0.04
Institutional Selectivity[14]	0.18e^{-3}	0.19e^{-3}	0.19e^{-3}	0.19e^{-3}	0.31e^{-3}	0.20e^{-3}	0.17e^{-3}	0.19e^{-3}	0.32e^{-3}	0.19e^{-3}
Constant	1.96***	0.24	1.92***	0.24	1.96***	0.24	2.06***	0.24	1.67***	0.25
R^2	0.14		0.10		0.10		0.09		0.19	
N					*631*					

Source: The National Longitudinal Survey of Freshmen

Notes: I converted all student-reported letter and +/- course by semester to vary on the 0.0 – 4.0 scale, and then added and averaged these grades over the course of their four-year college careers to reach a cumulative collegiate GPA; [1]After being initially screened into one of the four overarching racial categories (Black, White, Asian, and Latino), respondents were able to identify their own race more specifically in their wave 1 in-person interview; [2]Students identified their own generational status in the first wave in-person interview; [3]Students identified their binary gender in the first wave in-person interview; [4]Students reported their parents' educational attainment in their first wave in-person interview, which are combined here; [5]Students reported their families' annual household income in wave

3; [6]Students reported the values of the homes their parents lived in if their parents owned their homes (value was coded as zero if parents did not own their homes); [7]Seniors were asked about the total amount of college debt they and their families had accrued for their personal college education (here it is represented as a seven-category variable); [8]Seniors were asked how worried they were about their college debt, and responses varied between zero (not worried at all) and 4 (very worried); [9]Seniors were asked how much their college debt affects their post-graduate career plans, and responses varied from zero (not at all) to 10 (significantly); [10]This cumulative four-category variable represents the mean number of hours per week (including both weekdays and weekends) respondents worked for pay (a question they were asked in waves 2, 3, 4, and 5); [11]Students were asked, in waves 2 and 3, whether or not they sent non-gift money home to relatives; [12]Additive Cumulative Index of Respondent Health ($\alpha = 0.63$) that varies on a scale of zero (bad health) to 60 (good health), and includes four indicators of respondents' physical and mental health: whether they had a serious illness or disability (waves 2 and 3), how often they visited the student health center (waves 2, 3, and 5), how often they visited a counselor (waves 2, 3, and 5), and how often they felt lonely or homesick (waves 2, 3, 4, and 5); [13]Students reported their own cumulative high school GPAs in wave 1, which varied on a 0.0 - 4.0 scale, included here as an academic control variable; [14]Each respondent was ascribed the mean SAT score for the college/university they attended (mean scores vary between 1147 - 1436) in order to control for institutional selectivity in academic performance analyses (see Table 3.1); $^{*}p < 0.05$ $^{**}p < 0.01$ $^{***}p < 0.001$

Table 4.1. NLSF Colleges and Universities by Indicators of Institutional Selectivity

Schools	Median SAT Score	Freshmen in Top 10% of HS Class (%)	Acceptance Rate (%)	Alumni Giving Rate (%)
Barnard College, New York NY	1315	73	37	40
Bryn Mawr College, Bryn Mawr PA	1300	61	59	52
Columbia University, New York NY	1400	87	14	32
Denison University, Granville OH	1215	52	69	43
Emory University, Atlanta GA	1355	90	42	39
Georgetown University, Washington DC	1350	78	23	30
Howard University, Washington DC	1105	18	56	9
Kenyon College, Gambier OH	1295	50	68	47
Miami University, Oxford OH	-	32	79	21
Northwestern University, Evanston IL	1385	83	32	29
Oberlin College, Oberlin OH	1325	59	50	43
Penn State University, University Park PA	1190	42	49	21
Princeton University, Princeton NJ	1450	92	11	66
Rice University, Houston TX	1415	86	27	39
Smith College, Northampton MA	1280	52	56	47
Stanford University, Palo Alto CA	1455	88	15	37
Swarthmore College, Swarthmore PA	1418	82	22	56
Tulane University, New Orleans LA	1292	52	78	21
Tufts University, Somerville MA	1340	70	32	30
University of California, Berkeley CA	1315	98	27	18
University of Michigan, Ann Arbor MI	-	63	64	13
University of North Carolina, Chapel Hill NC	1250	68	39	31
University of Notre Dame, South Bend IN	1345	83	35	48
University of Pennsylvania, Philadelphia PA	1400	91	26	40
Washington University, St. Louis MO	1355	79	34	37
Wesleyan University, Middletown CT	1365	70	29	49
Williams College, Williamstown MA	1410	84	23	60
Yale University, New Haven CT	1465	95	16	49
Total	1243	71	40	37

Source: Massey, Douglas, Camille Charles, Garvey Lundy, and Mary Fischer. 2003. *The Source of the River: The Social Origins of Freshmen at America's Selective Colleges and Universities.* Princeton, NJ: Princeton University Press. pp. 32-33.

Table 4.2 Summary Statistics for Latino NLSF Respondents

	NLSF	Census 2000
Race[1]		
White Latino	50.5%	47.9%
Mixed race Latino	38.6%	50.1%
Black Latino	10.9%	2.0%
Generational Status[2]		
First generation immigrant	13.5%	-
Second generation immigrant	53.7%	-
Third or later generation immigrant	32.8%	-
Gender[3]		
Male	40.0%	54.8%*
Female	60.0%	45.2%*
Socioeconomic Status[4]		
Neither parent has a college degree (Low)	30.1%	-
One or both parents have a college degree (Medium)	37.2%	-
One or both parents have an advanced degree (High)	32.8%	-
Home Values[5]		
Parents Do Not Own Home	27.9%	54.3%
<$50,000 - $100,000	14.4%	-
$100,000 - $200,000	21.6%	-
$200,000 - $500,000	27.4%	-
>$500,000	8.7%	-
N	*631*	-

Source: The National Longitudinal Survey of Freshmen and the United States Census Bureau
Notes: [1]After being initially screened into one of the four overarching racial categories (Black, White, Asian, and Latino), respondents were able to identify their own race more specifically in their wave 1 in-person interview; [2]Students identified their own generational status in the first wave in-person interview; [3]Students identified their binary gender in the first wave in-person interview; [4]Students reported their parents' educational attainment in their first wave in-person interview, which are combined here; [5]Students reported the values of the homes their parents lived in if their parents owned their homes (value was coded as zero if parents did not own their homes);* indicates the percentage of the Latino population aged 18-24 years.

Table 4.3. National Origin and Race Among Latino NLSF Respondents

	NLSF *Self-Identified Race*[6]					***Census 2000***
	ALL	White	Mixed	Black		
National Origin[1]						
Mixed origins[2]	**10.6%**	11.9%	88.1%	-	***	17.6%
Cuban	**6.3%**	57.5%	27.5%	15.0%	***	3.5%
South American[3]	**21.9%**	60.9%	32.6%	6.5%	***	3.8%
Caribbean[4]	**18.7%**	52.5%	31.4%	16.1%	***	11.8%
Central American[5]	**6.2%**	43.6%	38.5%	17.9%	***	4.8%
Mexico	**36.3%**	54.6%	33.2%	12.2%	***	58.5%
N	***631***	*319*	*243*	*69*		-

Source: The National Longitudinal Survey of Freshmen; The United States Census Bureau 2000
Notes: [1]Respondents identified their national origin(s) during their wave 1 in-person interview; [2]If respondents identified as having "mixed" national origins, I used their parents' national origins to determine which category to which they belonged, though a few remained mixed (i.e., those whose parents were from countries that differed in categories); [3]Including respondents from Argentina, Bolivia, Brazil, Chile, Colombia, Ecuador, Guyana, Paraguay, Peru, Uruguay, and Venezuela; [4]Including respondents from the Dominican Republic and Puerto Rico; [5]Including respondents from Belize, Costa Rica, El Salvador, Guatemala, Honduras, Nicaragua, and Panama; [6] After being initially screened into one of four overarching racial categories (Black, White, Asian, and Latino), respondents were able to identify their own race more specifically in their wave one in-person interview; * $p < 0.05$ ** $p < 0.01$ *** $p < 0.001$

Table 4.4. NLSF Latino Student Perceptions of Race on Campus

	ALL	White	Mixed	Black	
Is there little or substantial racial separation on your campus?[1]	3.2	3.1	3.2	3.1	
Of the ten closest friends you have made since arriving at college, how many are…[2]					
White students	6	6	6	4	***
Asian students	1	1	2	1	
Black students	1	1	1	2	*
Latino students	2	2	1	3	***
Junior Year Campus Racial Climate[3]					
Since the beginning of the year, how often, if ever, have you…					
felt uncomfortable or self-conscious because of your race or ethnicity?	0.73	0.74	0.69	0.86	
been made to feel uncomfortable or self-conscious because of your race or ethnicity while walking around campus?	0.38	0.37	0.36	0.51	
have you heard derogatory remarks made about your racial or ethnic group?	0.77	0.81	0.73	0.74	
have you experienced harassment from members of your own racial or ethnic group because you associated with members of another group?	0.26	0.24	0.25	0.35	
have you felt you were give a bad grade by a professor because of your race or ethnicity?	0.09	0.10	0.07	0.12	
have you felt you were discouraged by a professor from speaking up in class, or from a course of study, because of your race or ethnicity?	0.11	0.09	0.12	0.20	
Racial Climate Index ($\alpha = 0.73$)[4]	0.39	0.39	0.37	0.46	
N	*631*	*319*	*244*	*69*	

Source: The National Longitudinal Survey of Freshmen
Notes: [1]Juniors reported their perceptions of racial segregation on campus, with responses varying from 1 (very little) to 5 (significant); [2]Sophomores were asked about the racial composition of the ten closest friends they had made since arriving on campus; [3]The following six questions asked in wave 4 represent the degree of racial hostility Latino students experienced on campus during their junior year, and responses vary between zero (never experienced that kind of event) and 4 (experienced that kind of event very often); [4]The Racial Climate Index ($\alpha = 0.73$) averages students' responses to the six above indicators, and varies from zero (a good racial climate) to 4 (a hostile racial climate)

Table 4.5. Latino Racial Ideology Scales by Race

	ALL	White	Mixed Race	Black	
Racial Centrality[1]					
Being Latino…					
Has a lot to do with how I feel about myself	4.9	4.8	4.9	5.5	
Is an important part of my self-image	6.4	6.5	6.0	7.6	***
Is tied to the destiny of other Latinos	3.1	3.0	2.9	4.1	*
Is important to what kind of person I am	6.1	6.0	6.0	6.6	
Provides me with a strong sense of belonging	5.3	5.5	4.6	6.5	***
Gives me a strong attachment to other Latinos	5.5	5.7	5.0	6.3	***
Is an important reflection of who I am	5.8	6.0	5.3	6.7	***
Is a major factor in my relationships	6.4	6.5	6.5	5.3	**
Index of Racial Centrality (α = 0.86)	*5.4*	*5.5*	*5.2*	*6.1*	***
Assimilationist Ideology[2]					
Latinos should….					
Not espouse racial separatism	7.2	7.1	7.3	7.2	
View more Latinos in mainstream as a sign of progress	7.0	7.1	6.9	6.8	
Attend white schools to learn to interact with whites	4.7	4.8	4.6	4.8	
Be full members of the political system	7.9	7.9	8.0	7.3	*
Work within the system to achieve political/economic goals	7.9	8.1	7.7	7.7	
Strive to integrate all segregated institutions	7.7	7.9	7.5	7.6	
Feel free to interact socially with whites	9.3	9.4	9.3	9.0	
View themselves as American first and foremost	5.9	6.0	6.0	5.0	*
Gain important positions to improve plight of the race	6.4	6.4	6.3	6.7	
Index of Assimilationism (α = 0.70)	*7.1*	*7.2*	*7.1*	*6.9*	
Cultural Nationalist Ideology[3]					
Latinos should….					
Surround children with Latino culture	7.0	6.9	6.8	7.6	*
Shop at Latino stores	3.8	3.6	3.8	4.6	*
Have Knowledge of Latino history	6.4	6.4	6.3	6.8	
Index of Cultural Nationalism (α = 0.71)	*5.7*	*5.7*	*5.6*	*6.4*	*
Political Nationalist Ideology[4]					
Latinos….					
Should not intermarry	0.8	0.7	0.9	1.0	
Should adopt Latino-centric values	3.0	3.1	2.7	3.4	*
Should attend Latino schools	2.1	2.1	2.1	2.3	
Should organize into a separate political force	2.4	2.3	2.4	2.7	
Can never live in harmony with whites	1.2	1.2	1.2	1.6	
Cannot trust whites where Latinos are concerned	1.0	0.9	0.9	1.3	
Index of Political Nationalism (α = 0.74)	*1.8*	*1.7*	*1.7*	*2.1*	
	N		*631*		

Source: The National Longitudinal Survey of Freshmen

Notes: After being initially screened into one of the four overarching racial categories (Black, White, Asian, and Latino), respondents were able to identify their own race more specifically in their wave 1 in-person interview; [1]The Racial Centrality Index (α = 0.86) varies from zero (low racial centrality) to 10 (high racial centrality) and is an average of eight questions based on the MIBI scale that were posed to students during their junior year and that vary between 0 (disagreement with the statement) and 10 (agreement with the statement); [2]The Assimilationist Ideology Index (α = 0.70) varies from zero (no evidence of assimilationist ideology) to 10 (high assimilationist ideology) and is an average of nine questions based on the MIBI scale that were posed to students during their junior year that vary between 0 (disagreement with the statement) and 10 (agreement with the statement); [3]The Cultural Nationalism Index (α = 0.71) varies from zero (no evidence of cultural nationalist ideology) to ten (high cultural nationalism) and is an average of three questions based on the MIBI scale that were posed to students during their junior year that vary between 0 (disagreement with the statement) and 10 (agreement with the statement); [4]The Political Nationalism Index (α = 0.74) varies from zero (no evidence of political nationalist ideology) to ten (high political nationalism) and is an average of six questions based on the MIBI scale that were posed to students during their junior year that vary between 0 (disagreement with the statement) and 10 (agreement with the statement); * $p < 0.05$ ** $p < 0.01$ *** $p < 0.001$

Table 4.6. Predicting Latino NLSF Respondents' Racial Identities Using Demographic Characteristics

	Racial Centrality[5]		Assimilationist[6]		Cultural Nationalism[7]		Political Nationalism[8]	
	B	SE	B	SE	B	SE	B	SE
DEMOGRAPHIC CHARACTERISTICS								
Race[1]								
White (ref)	-	-	-	-	-	-	-	-
Mixed	-0.27	0.14	-0.11	0.11	0.10	0.17	0.05	0.11
Black	0.38	0.22	-0.19	0.17	0.43	0.26	0.20	0.18
Generational Status[2]								
Student is third generation or later (ref)	-	-	-	-	-	-	-	-
Student is second generation	0.58***	0.15	-0.16	0.11	0.45**	0.17	0.19	0.12
Student is first generation	0.77***	0.22	-0.31	0.17	0.76***	0.25	0.25	0.17
Gender[3]	-0.17	0.14	0.21*	0.10	-0.49***	0.16	0.13	0.11
Parental Educational Attainment[4]								
Neither parent has a college degree (low) (ref)	-	-	-	-	-	-	-	-
One or both parents have a college degree (medium)	-0.54***	0.17	0.08	0.13	-0.76***	0.19	-0.43***	0.13
One or both parents have an advanced degree (high)	-0.31	0.17	0.10	0.13	-0.55**	0.20	-0.33*	0.13
Constant	5.51***	0.19	7.13***	0.814	5.93***	0.21	1.87***	0.15
R^2	0.08		0.02		0.07		0.03	
N	*631*							

Source: The National Longitudinal Survey of Freshmen

Notes: [1]After being initially screened into one of the four overarching racial categories (Black, White, Asian, and Latino), respondents were able to identify their own race more specifically in their wave 1 in-person interview; [2]Students identified their own generational status in the first wave in-person interview; [3]Students identified their binary gender in the first wave in-person interview; [4]Students reported their parents' educational attainment in their first wave in-person interview, which are combined here; [5]The Racial Centrality Index ($\alpha = 0.86$) varies from zero (low racial centrality) to 10 (high racial centrality) and is an average of eight questions based on the MIBI scale that were posed to students during their junior year; [6]The Assimilationist Ideology Index ($\alpha = 0.70$) varies from zero (no evidence of assimilationist ideology) to 10 (high assimilationist ideology) and is an average of nine questions based on the MIBI scale that were posed to students during their junior year; [7]The Cultural Nationalism Index ($\alpha = 0.71$) varies from zero (no evidence of cultural nationalist ideology) to ten (high cultural nationalism) and is an average of three questions based on the MIBI scale that were posed to students during their junior year; [8]The Political Nationalism Index ($\alpha = 0.74$) varies from zero (no evidence of political nationalist ideology) to ten (high political nationalism) and is an average of six questions based on the MIBI scale that were posed to students during their junior year; * $p < 0.05$ ** $p < 0.01$ *** $p < 0.001$

Table 4.7. Predicting Latino NLSF Respondents' Racial Identities Using Demographic Characteristics and Aspects of Race on Campus

	Racial Centrality[9]		Assimilationist[10]		Cultural Nationalism[11]		Political Nationalism[12]	
	B	SE	B	SE	B	SE	B	SE
DEMOGRAPHIC CHARACTERISTICS								
Race[1]								
White (ref)	-	-	-	-	-	-	-	-
Mixed	-0.21	0.14	-0.12	0.11	0.15	0.16	0.08	0.11
Black	0.28	0.21	-0.18	0.17	0.31	0.24	0.17	0.17
Generational Status[2]								
Student is third generation or later (ref)	-	-	-	-	-	-	-	-
Student is second generation	0.48***	0.14	-0.15	0.12	0.33*	0.16	0.14	0.11
Student is first generation	0.46*	0.21	-0.28	0.17	0.37	0.24	0.08	0.17
Gender[3]	-0.14	0.13	0.20*	0.11	-0.45***	0.15	0.17	0.10
Parental Educational Attainment[4]								
Neither parent has a college degree (low) (ref)	-	-	-	-	-	-	-	-
One or both parents have a college degree (medium)	-0.28	0.16	0.06	0.13	-0.46*	0.18	-0.30*	0.13
One or both parents have an advanced degree (high)	0.02	0.17	0.07	0.14	-0.15	0.19	-0.16	0.13
RACE ON CAMPUS								
Campus Racial Separation[5]	-0.23***	0.06	-0.03	0.05	-0.12	0.07	0.03	0.05
Percent of friends who are white[6]	-0.36e-2	0.29e-2	0.23e-3	0.24e-2	0.01	0.34e-2	0.72e-3	0.24e-2
Percent of friends who are Latino[7]	-0.01**	0.40e-2	-0.24e-2	0.33e-2	0.02***	0.01	-0.01**	0.32e-2
Campus Racial Climate Index[8]	1.18***	0.16	0.17e-3	0.14	1.07***	0.19	0.68***	0.13
Constant	5.66***	0.33	7.25***	0.28	5.81***	0.38	1.23***	0.27
R^2	0.21		0.02		0.19		0.11	
N	*631*							

Source: The National Longitudinal Survey of Freshmen

Notes: [1]After being initially screened into one of the four overarching racial categories (Black, White, Asian, and Latino), respondents were able to identify their own race more specifically in their wave 1 in-person interview; [2]Students identified their own generational status in the first wave in-person interview; [3]Students identified their binary gender in the first wave in-person interview; [4]Students reported their parents' educational attainment in their first wave in-person interview, which are combined here; [5]Juniors reported their perceptions of racial segregation on campus, with responses varying from 1 (very little) to 5 (significant); [6+7]Sophomores were asked about the racial composition of the ten closest friends they had made since arriving on campus; [8]The Racial Climate Index ($\alpha = 0.73$) averages students' responses to six questions asked in wave 4 represent the degree of racial hostility they experienced on campus that year, and the index varies from zero (a good racial climate) to 4 (a hostile racial climate); [9]The Racial Centrality Index ($\alpha = 0.86$) varies from zero (low racial centrality) to 10 (high racial centrality) and is an average of eight questions based on the MIBI scale that were posed to students during their junior year; [10]The Assimilationist Ideology Index ($\alpha = 0.70$) varies from zero (no evidence of assimilationist ideology) to 10 (high assimilationist ideology) and is an average of nine questions based on the MIBI scale that were posed to students during their junior year; [11]The Cultural Nationalism Index ($\alpha = 0.71$) varies from zero (no evidence of cultural nationalist ideology) to ten (high cultural nationalism) and is an average of three questions based on the MIBI scale that were posed to students during their junior year; [12]The Political Nationalism Index ($\alpha = 0.74$) varies from zero (no evidence of political nationalist ideology) to ten (high political nationalism) and is an average of six questions based on the MIBI scale that were posed to students during their junior year; $^{*}p < 0.05$ $^{**}p < 0.01$ $^{***}p < 0.001$

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VARIABLE APPENDIX

Variable	Range/Scale	Coding Notes
Latino ethnicity	All other values are dropped – only Latino students are in this sample (N=631)	(W1)
Race	0 = white Latino 1 = Mixed Latino 2 = Black Latino	(W1) After being initially screened into one of four overarching racial categories (Black, White, Asian, and Latino), respondents were able to identify their own race more specifically in their wave one in-person interview.
National origin	0 = mixed national origin (across categories) 1 = Cuban 2 = South American (Argentina, Bolivia, Brazil, Chile, Colombia, Ecuador, Guyana, Paraguay, Peru, Uruguay, Venezuela) 3 = Caribbean (The Dominican Republic, Puerto Rico) 4 = Central American (Belize, Costa Rica, El Salvador, Guatemala, Honduras, Nicaragua, Panama) 5 = Mexican	(W1) Respondents identified their national origin(s) during their wave one in-person interview. If they identified as having "mixed" national origins, I used their parents' national origins to determine which category to which they belonged. A few remained mixed (i.e., those whose parents were from countries that differed in categories).
Generational Status	0 = 1st generation (student is an immigrant) 1 = 2nd generation (one of students' parents is, or both of students' parents are, immigrants, but student is native-born) 2 = 3rd generation or later (student and both parents are native-born)	(W1) Students identified their own generational status in the first wave in-person interview.
Gender	0 = female 1 = male	(W1) Students identified their gender in the first wave in-person interview.
Socioeconomic Status	0 = neither parent has a college degree 1 = one or both parents has a college degree 2 = one or both parents has an advanced degree	(W1) Students reported their parents' educational attainment in their first wave in-person interview.
Home Values	0 = students' parents rent the home they live in 1 = students' parents own their	(W1) Students reported the values of the homes their parents lived in if their parents owned their homes (the value was coded as

	home, worth between <$50,000 - $100,000 2 = students' parents own their home, worth between $100,000 - $200,000 3 = students' parents own their home, worth between $200,000 - $500,000 4 = students' parents own their home, worth over $500,000	zoer if their parents did not own the homes they lived in).
Institutional selectivity	1147 - 1436	(Massey et al. 2003) Each respondent was ascribed the mean SAT score for the college/university they attended, as reported in the first table in each chapter, in order to control for institutional selectivity in academic performance analyses.
Parental Cultivation of Human Capital	0 (never) – 4 (very often)	(W1) The cumulative average index (α = 0.83) includes five indicators representing respondent experiences at age 6, five indicators representing respondent experiences at age 13, and seven indicators representing respondent experiences at age 18.
Parental Cultivation of Cultural Capital	0 (never) – 4 (very often)	(W1) The cumulative average index (α = 0.87) includes five indicators representing respondent experiences at age 6, five indicators representing respondent experiences at age 13, and four indicators representing respondent experiences at age 18.
Parental Cultivation of Independence	0 (never) – 4 (very often)	(W1) The cumulative average index (α = 0.78) includes five indicators representing respondent experiences at age 6, five indicators representing respondent experiences at age 13, four indicators representing respondent overall experiences with their mothers, and four indicators representing overall experiences with their fathers.
Parental Disciplinary Style	0 (never) – 4 (very often)	(W1) The cumulative average index (α = 0.76) includes four indicators representing respondent experiences with both their parents, five indicators representing respondent experiences with their mothers, and five indicators representing respondent experiences with their fathers.
Self Confidence	0 (no self confidence) – 10 (high	(W4Q38)

	self confidence)	
Cumulative High School GPA	0.0 – 4.0	(W1) Students reported their cumulative high school GPAs
Cumulative College GPA	0.0 – 4.0	(W2, W3, W4, W5) Students reported all of their course grades (in letter and plus or minus terms) each semester, which I then converted to vary on the 0.0 – 4.0 scale. I added and averaged these grades over the course of their four-year college careers to reach a cumulative collegiate GPA.
Income	0 = Low (<$50K) 1 = Medium ($50K - $125K) 2 = High (>$125K)	(W3) Collapsed categories in a student-reported household income variable. (Students reported the value of their parents' homes in both wave 1 and wave 3, but the wave 3 variable provided more detail on the higher end of the spectrum.)
Financial aid receipt	0 = did not receive any financial aid 1 = received some financial aid (merit- and/or need-based)	(W1) Students reported whether or not they received any kind of financial aid at the beginning of their college careers (first semester freshman year).
Amount of college debt	0 = No college debt 1 = <$10K 2 = $10K - $20K 3 = <$20K - $30K 4 = <$30K - $50K 5 = <$50K - $100K 6 = <$100K+	(W5) I converted a continuous variable representing students' self-reported total student debt (that they and/or their parents hold to pay for their college education) into a seven-category variable.
Worry about student loan debt	0 (no worry about student debt) – 4 (significant worry about student debt)	(W5)
How student debt affects post-college plans	0 (student debt does not affect post-college career plans) – 10 (student debt significantly affects post-college career plans)	(W5)
Hours worked per week in college	0 = 0 hours worked per week, on average, throughout college 1 = 1-10 hours 2 = 11-20 hours 3 = 21+ hours	(W2, W3, W4, W5) Including weekdays and weekends, averaged over the course of all four years.
Sent money home to relatives	0 = did not send non-gift money home to relative(s) over the course of college career 1 = sent some non-gift money home to relative(s) over the course	(W2, W3)

	of college career	
Amount of money sent home to relatives	0 = did not send money home 1 = >$0 - $100 2 = >$100 - $200 3 = >$200 - $300 4 = >$300 - $400 5 = >$400 - $500 6 = >$500 - $1000 7 = >$1000 - $2000 8 = $2000 +	(W2, W3) Added together over the course of freshman and sophomore years, the only two waves in which this question was asked.
Cumulative Index of Respondent Health	0 (bad health) – 60 (good health) - 0 (no illness or disability) or 4 (did have an illness or disability) - 0 (never visited student health center, psych counselor, or felt homesick) – 4 (very often visited student health center, psych counselor, or felt homesick)	(W2, W3, W4, W5) Additive index (α = 0.63) comprised of four indicators of respondents' physical and mental health: whether they had a serious illness or disability (W2, W3), how often they visited the student health center (W2, W3, W5), how often they visited a counselor (W2, W3, W5), and how often they felt lonely or homesick (W2, W3, W4, W5).
Racial Separation on Campus	1 (very little racial separation on campus) – 5 (significant racial separation on campus)	(W4) Students' own self-reported perceptions of racial separation on campus.
Percent of friends who are Latino	Of the ten closest friends you have made since arriving at college, how many are Latino? (0-10)	(W2)
Percent of friends who are white	Of the ten closest friends you have made since arriving at college, how many are white? (0-10)	(W2)
Percent of friends who are Black	Of the ten closest friends you have made since arriving at college, how many are Black? (0-10)	(W2)
Percent of friends who are Asian	Of the ten closest friends you have made since arriving at college, how many are Asian? (0-10)	(W2)
Junior Year Racial Climate	0 (good racial climate) – 4 (hostile racial climate)	(W4) Composed of six indicators (α = 0.73) representing the degree of racial hostility students experienced on campus during their junior year of college.
Racial Centrality	0 (no evidence of racial centrality in racial ideology) – 10 (high racial centrality)	(W4) An average of eight indicators (α = 0.86), questions posed to students during their junior year, based on the MIBI scale and designed to represent the degree to

		which students' racial ideology resembles racial centrality.
Assimilationist Ideology	0 (no evidence of assimilationist racial ideology) – 10 (high assimilationist racial ideology)	(W4) An average of nine indicators (α = 0.70), questions posed to students during their junior year, based on the MIBI scale and designed to represent the degree to which students' racial ideology resembles assimilationism.
Cultural Nationalism	0 (no evidence of cultural nationalism in racial ideology) – 10 (high cultural nationalism)	(W4) An average of three indicators (α = 0.71), questions posed to students during their junior year, based on the MIBI scale and designed to represent the degree to which students' racial ideology resembles cultural nationalism.
Political Nationalism	0 (no evidence of political nationalism in racial ideology) – 10 (high political nationalism)	(W4) An average of six indicators (α = 0.74), questions posed to students during their junior year, based on the MIBI scale and designed to represent the degree to which students' racial ideology resembles political nationalism.